

# *Social Security Bulletin*



*January 1949*

*Volume 12*

*Number 1*

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Dependents of Workers: Selected Data on Numbers and Types

The President's Social Security Recommendations

Senate Advisory Council Recommendations on Unemployment Insurance

THE SOCIAL SECURITY BULLETIN is published monthly under authority of Public Resolution No. 57, approved May 11, 1922 (42 Stat. 541), as amended by section 307, Public Act 212, Seventy-second Congress, approved June 30, 1932. The printing of this publication has been approved by the Director of the Bureau of the Budget (July 19, 1946).

The BULLETIN is prepared in the Office of Publications and Reports, Federal Security Agency. It reports current data on operations of the Social Security Administration and the results of research and analysis pertinent to the social security program, and is issued primarily for distribution to agencies directly concerned with the administration of the Social Security Act. Statements in articles do not necessarily reflect final conclusions or official policies of the Social Security Administration. Any part of this publication may be reproduced with appropriate credit to the BULLETIN.

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Issues of the SOCIAL SECURITY YEARBOOK, an annual calendar-year supplement to the BULLETIN, are sold separately by the Superintendent of Documents as follows: 1939, 50 cents; 1940 and 1941, 70 cents each; 1942, 50 cents; 1943, out of print; 1944, 50 cents; 1945, out of print; and 1946 and 1947, 25 cents each.

*Unforeseen contingencies have delayed this and the February issues. With the March issue, the BULLETIN should again be on schedule.*

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# Social Security in Review

## Program Operations

FOR the second successive month, the consumers' price index prepared by the Bureau of Labor Statistics showed a slight decline from the previous month. A decline in food prices of 1.9 percent from October 15 to November 15 was responsible for the decline of 0.8 percent in retail prices of all goods and services purchased by moderate-income families in large cities in the same period.

Personal income again increased slightly, to an annual rate of \$216.7 billion. As in October, the largest increase occurred in proprietors' and rental income. Social insurance and related payments rose slightly; unemployment insurance payments, however, were 12.7 percent above the amount paid in October.

EMPLOYMENT IN NOVEMBER continued at record levels, though a decline in agricultural employment brought the total figure down to slightly less than 60 million for the first time since May. Production fell off one point to a level of 194 percent of the 1935-39 average according to the Federal Reserve Board. Continued weaknesses in several of the consumer goods industries, together with relatively early seasonal curtailments in other fields, caused unemployment to rise sharply to a level about 260,000 above that for the preceding month and also for November 1947. The ratio of unemployment insured by State programs to average monthly covered employment was 2.9 percent for November, in contrast to 2.4 percent for October 1948 and November 1947; this increase interrupted the steady decline that had occurred each month since May 1948, when the unemployment ratio was 3.6 percent.

Claims for unemployment insurance began their seasonal upturn in November, a month earlier than in previous years. Initial claims showed a jump of 232,800, while continued claims rose 646,800 to just short of 4 million. Both types of claims were considerably above the November 1947 levels. An average of 730,800 persons each week received benefit checks during November as compared with 658,700 in October, and benefit disbursements rose by \$6.7 million to a total of \$62.2 million.

The continued slump in the textile and apparel industries was reflected in the relatively large increases in claims in the New England, Middle Atlantic, and Southern States. On the Pacific Coast the longshoremen's dispute continued for the third month, creating shortages of necessary supplies and materials for many industries and resulting in increased claims in the west coast States and in the Territories. Employment in the trade and service industries showed the effect of the sharply reduced pay rolls. Ten States, four of them in New England, reported lay-offs in the leather and shoe manufacturing industries.

Other major employment changes contributing to the increased claims load were seasonal in nature. Lay-offs in food and vegetable processing were particularly heavy throughout the Nation. Increasingly severe weather caused widespread lay-offs in lumbering, logging, and construction. Seasonal curtailments in mining operations were reported by four of the principal coal-producing States.

OLD-AGE AND SURVIVORS insurance

monthly benefits were being paid at the end of November to 2.3 million beneficiaries at a rate for the month of \$45.1 million. During November, monthly benefits were awarded to 42,900 persons, only slightly more than during November 1947 and fewer than in any intervening month. For each type of benefit, fewer awards were made in November than in the preceding month.

The number of widows receiving widow's current benefits increased by less than 100 during the month, after declining by about 550 during October. This drop in October and the very slight November increase are undoubtedly attributable to pre-Christmas employment. Many widows already on the benefit rolls found jobs and had their benefits suspended. Others, who had filed their application for benefits before they obtained work, will not receive payments until their employment ends. Similar seasonal declines occurred in 1946 and 1947.

THE RELATIVELY SMALL INCREASES occurring in November in public assistance case loads reflected chiefly seasonal changes in need. The largest proportionate rise, 2.4 percent, occurred in general assistance. West coast States and a number of rural States had considerably larger increases; in Oregon, where there were widespread shut-downs in lumber mills, the general assistance case load rose 39 percent.

Total expenditures for November exceeded by \$2.8 million those for October, which, in turn, were \$8.6 million over the September figure, largely because of the change in the provisions for Federal sharing that became effective



tive in October. For the country as a whole, the largest increase in average payment—66 cents—was in general assistance. Average payments in a number of States rose \$1–\$3 because of changes that were initiated in November or that were initiated earlier but applied to additional cases in November.

The most outstanding changes took place in Arizona, where the average payment for aid to the blind increased \$7 and for aid to dependent children, \$35 per family. In this State the maximum payment for aid to the blind was raised from \$60 to \$70 and that for the first child in a family receiving aid to dependent children from \$27 to \$70. With the increase in maximums for aid to dependent children, supplementation from general assistance funds was discontinued, causing a drop in case load and total payments for this program.

## United Nations Declaration on Human Rights

A universal Declaration on Human Rights, in preparation for nearly 3 years, was adopted on December 10 by the United Nations General Assembly by a vote of 48 to 0, with the Soviet States, Saudi Arabia, and the Union of South Africa abstaining.

The Assembly's President, Dr. Herbert V. Evatt, said the declaration was "one of the outstanding achievements of the United Nations since its establishment" and that its adoption marked the "first occasion on which the organized international community of nations has made a declaration on human rights and fundamental freedoms. It therefore has all the authority of a collective body of opinion of the United Nations as a whole. It is to this document that millions of men and women . . . will turn for hope and guidance and inspiration."

## Selected current statistics

[Corrected to Jan. 6, 1949]

Item	November 1948	October 1948	November 1947	Calendar year	
				1947	1946
<i>Labor Force</i> <sup>1</sup> (in thousands)					
Total civilian	61,724	61,775	60,216	60,170	57,520
Employed	59,893	60,134	58,595	58,030	55,250
Covered by old-age and survivors insurance <sup>2</sup>	35,800	35,400	35,000	34,000	31,600
Covered by State unemployment insurance <sup>3</sup>	33,200	33,300	32,900	31,500	28,200
Unemployed	1,831	1,642	1,621	2,140	2,270
<i>Personal Income</i> <sup>4</sup> (in billions; seasonally adjusted at annual rates)					
Total	\$216.7	\$215.6	\$201.4	\$195.2	\$178.1
Employees' income <sup>5</sup>	137.0	136.8	128.1	123.0	113.0
Proprietors' and rental income	51.1	50.5	47.1	46.0	41.8
Personal interest income and dividends	18.0	17.7	16.1	15.6	13.5
Public aid <sup>6</sup>	1.9	1.9	1.6	1.5	1.2
Social insurance and related payments <sup>7</sup>	7.0	6.8	6.6	7.4	7.2
Miscellaneous income payments <sup>8</sup>	1.7	1.9	1.9	1.7	1.3
<i>Old-Age and Survivors Insurance</i>					
Monthly benefits:					
Current-payment status: <sup>9</sup>					
Number (in thousands)	2,280	2,254	1,952		
Amount (in thousands)	\$45,105	\$44,516	\$37,712	\$482,939	\$360,424
Average primary benefit	\$25.33	\$25.28	\$24.87		
Awards (in thousands):					
Number	43	46	42	573	547
Amount	\$920	\$906	\$897	\$11,881	\$10,972
<i>Unemployment Insurance</i>					
Initial claims (in thousands)	956	724	602	9,724	9,828
Continued claims (in thousands)	3,953	3,306	2,848	51,860	67,333
Weeks compensated (in thousands)	3,167	2,855	2,344	44,325	59,915
Weekly average beneficiaries (in thousands)	731	659	593	832	1,132
Benefits paid (in millions) <sup>10</sup>	\$62	\$55	\$42	\$776	\$1,096
Average weekly payment for total unemployment	\$20.10	\$19.80	\$18.06	\$17.85	\$18.80
<i>Public Assistance</i>					
Recipients (in thousands):					
Old-age assistance	2,482	2,469	2,324		
Aid to dependent children:					
Families	466	460	411		
Children	1,190	1,176	1,046		
Aid to the blind	85	85	81		
General assistance	369	360	340		
Average payments:					
Old-age assistance	\$41.80	\$41.50	\$38.91		
Aid to dependent children (per family)	71.55	71.25	62.63		
Aid to the blind	43.39	42.98	39.44		
General assistance	45.74	45.08	41.50		

<sup>1</sup> Estimated by the Bureau of the Census.

<sup>2</sup> Monthly figures represent employment in a specific week; annual figures, employment in an average week.

<sup>3</sup> Monthly figures represent employment in a specific pay period; annual figures, employment in an average pay period.

<sup>4</sup> Data from the Office of Business Economics, Department of Commerce.

<sup>5</sup> Civilian and military pay in cash and in kind in the continental United States, pay for Federal civilian and military personnel stationed abroad, other labor income (except compensation for injuries), mustering-out pay, and terminal-leave pay. Military pay includes the Government's contribution to allowances for dependents of enlisted personnel. Civilian wages and salaries represent net earnings after employee contributions under social insurance and related programs have been deducted.

<sup>6</sup> Payments to recipients under the 3 special public assistance programs and general assistance.

<sup>7</sup> Includes payments of old-age and survivors insurance, railroad retirement, Federal, State, and local retirement, veterans' pensions and compensation, workmen's compensation, State and railroad unemployment insurance and sickness compensation, and readjustment and subsistence allowances to veterans under the Servicemen's Readjustment Act.

<sup>8</sup> Includes veterans' bonus (Federal and State), payments under the Government life insurance, national service life insurance, and military and naval insurance programs, the Government's contribution to nonprofit organizations, and business transfer payments.

<sup>9</sup> Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than current month's benefit.

<sup>10</sup> Gross: not adjusted for voided benefit checks.



# The Dependents of Workers: Selected Data on Numbers and Types

by MARVIN S. BLOOM\*

*From time to time the Bulletin carries reports on operations in the five States that supplement the unemployment insurance benefit with a small allowance for dependents of beneficiaries. This article discusses sources from which data on the dependents of wage earners can be obtained and the use of such information in estimating the extent to which inclusion of dependents' allowances affects the costs of an unemployment insurance program.*

FIVE State unemployment insurance laws now include, and several State legislatures are considering proposals for, dependents' allowances. To determine which dependents should be covered, how many claimants would be affected by such allowances, and the estimated cost, the States need information on the number and types of claimants' dependents. This information is not readily available for States that do not provide dependents' allowances, and the States with such provisions lack important data with respect to the types of dependents not covered by the State law.

Fortunately, useful estimates may be derived from three sources: (1) the decennial censuses of the United States; (2) special studies of claimants' dependents that have been made in a few States; and (3) data from actual operations of the provisions in the five States. Selected data from these sources are presented below, with some recommendations for their use in cost analysis.

## Census Data

For each 100 workers in employment covered by old-age and survivors insurance in March 1940, there were 12 dependent wives and 63 dependent children, or 105 "primary"

dependents.<sup>1</sup> For the purpose of the analysis, a dependent wife is defined as a wife, not in the labor force, of a man in the labor force; a dependent child, as an unmarried child under 18, not in the labor force and not necessarily the child of the labor-force member but a member of a family with a head in the labor force. The ratio of 1.05 primary dependents per labor-force member in covered employment is somewhat smaller than the ratio of 1.13 primary dependents per labor-force member in noncovered employment. The difference is attributable to the larger proportion of noncovered workers in rural areas, where the ratio of dependents to workers is higher than in urban areas.

No exactly comparable data are available on dependents other than wives and children. What information is at hand, however, suggests that for every 100 primary dependents there are only about 8 to 12 dependents of other types. For example, estimates of the ratio of different types of dependents to members of the total labor force in March 1940 give the figures in the next column.<sup>1</sup>

There are, of course, categories of persons dependent on workers other than those included in the tabulation. While estimates have been made of the total number of nonworking persons per labor-force member, such estimates are excluded here, since they would not come within the specifications of even the broadest definition

<sup>1</sup> Unpublished estimates, based on census data, made by the Division of Research and Statistics, Office of the Commissioner.

Type of dependent	Number per labor-force member, March 1940
Total.....	1.19
Primary dependents, total.....	1.09
Wife.....	.43
Child under 18.....	.66
Other dependents, <sup>1</sup> total.....	.10
Incapacitated husbands.....	(?)
Incapacitated children aged 18 or over.....	.01
Parents.....	.09
Under 65.....	.14
65 and over.....	.05

<sup>1</sup> Unmarried, incapacitated children aged 18 or over living with a parent in the labor force; disabled husbands of wives in the labor force; and parents, not in the labor force, living with or receiving regular and substantial support from children in the labor force.

<sup>2</sup> Less than .005.

of dependent contemplated under social insurance laws. Recognizing that the children under age 18 in the tabulation above need not be children of the labor-force member, the ratio of 1.19 to 1.00 may be taken as roughly indicative of the number of dependents per labor-force member under the broadest workable definition. Since this ratio relates to the total labor force, it is perhaps 4 percent higher than the corresponding ratio for workers in covered employment.

The tabulation reveals that dependent children under 18 represent 56 percent of the dependents (as defined) of labor-force members and that dependent wives and children together represent 92 percent of such dependents. Consequently, a dependents' allowance provision that includes only children in its definition of dependent would cover a bare majority of dependents, while a definition covering wives and children would embrace the great majority of claimants' dependents.

*Distribution by number of dependents.*—For some purposes—when, for example, a proposed schedule of dependents' allowances provides different allowances for each dependent—distributions of the number of dependents rather than averages are desirable. Although the distributions

\*Bureau of Employment Security, Unemployment Insurance Service, Division of Program Standards. The author is grateful to Jacob Fisher, Division of Research and Statistics, Office of the Commissioner, for advice on the use of the census data cited in this article.

**Table 1.—Labor-force members in urban areas by estimated number of primary dependents, April 1940<sup>1</sup>**

Number of primary dependents	Labor-force members	
	Number (in thousands)	Percent
Assumption I <sup>2</sup>		
Total	29,045	100
None	14,248	49
1 or more	14,797	51
1	6,697	23
2	3,710	13
3 or more	4,390	15
Assumption II <sup>3</sup>		
Total	32,720	100
None	17,923	55
1 or more	14,797	45
1	6,697	21
2	3,710	11
3 or more	4,290	13

<sup>1</sup> The following sources were used in developing these estimates: *Workers and Dependents in Urban Families*, Social Security Administration, Bureau of Research and Statistics, Bureau Memorandum No. 64, June 1947, table 11; *Sixteenth Census of the United States: 1940, Population, The Labor Force* (Sample Statistics), *Employment and Personal Characteristics*, table 3; Bureau of the Census, *Current Population Reports*, Series P-20, No. 17 (tables 3, 4, 5), Series P-50, No. 5 (table 4), and Series P-5, No. 20 (table 3); and unpublished data, Division of Research and Statistics, Office of Commissioner, Social Security Administration.

<sup>2</sup> Includes labor-force members in primary and related subfamilies and in other husband-wife or parent-child groups; not counted as dependents were a small number of nonworking wives not living with husbands, or children not living with parent or related head of primary family; children in related subfamilies counted as children of labor-force head of primary family. Assuming 3.78 dependents per labor-force member with 3 or more dependents, distribution corresponds to 1.06 dependents per labor-force member.

<sup>3</sup> Includes all labor-force members; labor-force members not in primary families, related subfamilies, or other husband-wife or parent-child groups counted as having no dependents; not counted as dependents were a small number of nonworking wives not living with husbands, or children not living with a parent or related head of primary family; children in related subfamilies counted as children of labor-force head of primary family. Assuming 3.78 dependents per labor-force member with 3 or more dependents, distribution corresponds to 0.94 dependents per labor-force member.

are somewhat more difficult to derive from census data, they can be estimated with the use of various assumptions. Two estimated distributions have been made of labor-force members in urban areas in April 1940 by the number of their primary dependents (table 1). Assumption I excludes from the total labor force workers not in a primary family (head of a household and persons related to the head), related subfamily, or other husband-wife or parent-child group; assumption II counts these workers as having no dependents.

**Variations by States.**—The data on

dependents so far discussed relate to the labor force in the Nation as a whole or to its urban areas. Family size, however, and therefore the number of dependents per labor-force member, varies significantly among regions and States. While State figures are not available for the urban labor force, data on the total labor force reveal the variations from State to State in number of dependents per worker. Thus, the average number of primary dependents per labor-force member ranged from 0.7 in the District of Columbia to 1.6 in New Mexico (table 2). Even among the largest States there were some, though less marked, variations. The ratio was 0.9 in California, Massachusetts, and New York, but 1.1 in Michigan, Ohio, and Pennsylvania.

**Variations by employment status of labor-force member.**—The average number of dependents per unemployed worker in any given period may differ from the average number of dependents per employed worker. Both averages fluctuate with changes in the volume of unemployment and with the composition of the employed or the unemployed group. For long-run purposes and for analysis of periods covering upswings and downswings in the business cycle, it is simplest to base these averages on the labor force as a whole. For shorter periods, some recognition must be given at least to the direction if not the magnitude of changes introduced by fluctuations in the volume of unemployment.

In the earliest stages of a recession, the workers first laid off probably include a relatively large proportion of workers without dependents. When millions of workers have been laid off, the number of dependents per unemployed worker presumably corresponds roughly to the ratio for the labor force as a whole. As the recession deepens, so-called additional workers, usually persons without major responsibility for dependents, enter the labor market, and the ratio of dependents (persons dependent in fact) per unemployed worker would probably decline. In a period of relatively full employment, like the present, this ratio might also be expected to be below average. Up to the closing months of 1948 at least, a dispro-

portionate number of the unemployed were women, older workers, and youths, who generally have fewer dependents. Though specific data on the magnitude of these differences are limited, estimated data suggest that in 1940, when unemployment was relatively heavy, the unemployed appeared to have fewer dependents than the employed. According to these estimates, of the labor-force members in urban areas in April 1940, 48 percent had one or more adults or chil-

**Table 2.—Average number of non-gainfully occupied wives and children under age 18 per labor-force member, by State, April 1940<sup>1</sup>**

State	Average number non-gainfully occupied		
	Wives and children	Wives	Children
Continental United States	1.1	0.4	0.7
Alabama	1.4	.5	.9
Arizona	1.3	.4	.9
Arkansas	1.4	.5	.9
California	.9	.4	.5
Colorado	1.2	.5	.7
Connecticut	.9	.4	.5
Delaware	.9	.4	.5
District of Columbia	.7	.3	.3
Florida	1.0	.4	.6
Georgia	1.2	.4	.8
Idaho	1.3	.5	.9
Illinois	1.0	.4	.6
Indiana	1.2	.5	.7
Iowa	1.2	.5	.7
Kansas	1.2	.5	.7
Kentucky	1.4	.5	.9
Louisiana	1.3	.4	.8
Maine	1.1	.4	.7
Maryland	1.0	.4	.6
Massachusetts	.9	.4	.5
Michigan	1.1	.5	.7
Minnesota	1.1	.4	.7
Mississippi	1.4	.5	.9
Missouri	1.1	.5	.6
Montana	1.1	.4	.7
Nebraska	1.2	.5	.7
Nevada	1.0	.4	.6
New Hampshire	1.0	.4	.6
New Jersey	.9	.4	.5
New Mexico	1.6	.5	1.1
New York	.9	.4	.5
North Carolina	1.3	.4	.9
North Dakota	1.3	.4	.9
Ohio	1.1	.5	.6
Oklahoma	1.4	.5	.9
Oregon	1.0	.4	.6
Pennsylvania	1.1	.4	.6
Rhode Island	.9	.4	.5
South Carolina	1.3	.4	.9
South Dakota	1.3	.5	.8
Tennessee	1.3	.5	.8
Texas	1.2	.5	.8
Utah	1.5	.5	1.0
Vermont	1.1	.4	.7
Virginia	1.2	.4	.8
Washington	1.0	.4	.6
West Virginia	1.4	.5	1.0
Wisconsin	1.1	.5	.7
Wyoming	1.2	.4	.7

<sup>1</sup> Adapted from census data by Division of Research and Statistics, Office of Commissioner, Social Security Administration.



dren dependent on them for support; of the labor-force members in families with one or more persons unemployed, the proportion with such dependents was smaller—only 37 percent.<sup>2</sup>

**Responsibility for support of dependents.**—In computing the averages and distributions of number of dependents per labor-force member, persons were considered dependents of only one worker in the household. This assumption corresponds to the requirement in the State unemployment insurance laws with dependents' allowances that the dependent be wholly or chiefly maintained by the claimant. When both a husband and wife are working, however, it is not unreasonable to consider children dependent on either parent. Under such an assumption, the number of labor-force members with child dependents and the average number of child dependents per labor-force member

would be increased by less than 10 percent.<sup>3</sup>

**Changes in number of dependents, 1940-47.**—The data so far presented estimate the number of dependents per worker in April 1940. In the 7 years between then and April 1947 the number of persons in the labor force increased by about 12 percent, and the number of their primary dependents by about 9 percent. Hence the average number of primary dependents per worker decreased slightly—about 3 percent. This slight change can be readily explained. As job opportunities increased in this period, some persons who were formerly dependent on earners became earners in their own right. The decrease in number of dependents was only partly offset as persons who were themselves responsible for the support of individuals shifted from nonearning to

earning. This shift in status increased the number of dependents (as defined), since individuals under the definition are not counted as dependents unless the person supporting them is in the labor force. A large proportion of the so-called additional workers had no dependents. The net effect of these changes was minor; for most purposes the 1940 census data on number of dependents may safely be used without correction.

### Special State Studies

Because of the paucity of accurate, detailed data on claimants' family responsibilities, the Bureau of Employment Security in 1941 initiated studies of claimants' dependents in selected areas throughout the United States. Since the basic information for these studies could be obtained only by interviewing claimants in local offices of State employment security agencies, the study was limited by the availability of local office personnel and by State interest in obtaining this type of information. The dependents' survey was thus restricted to Delaware (Wilmington,

<sup>2</sup> Based on estimates developed for table 1. According to these estimates, there were, in 1940, fewer than a million married couples with both members in the labor force and with one or more children, in comparison with more than 10 million labor-force members with one or more children.

<sup>3</sup> Estimates derived from census data but not comparable with distributions previously shown, since somewhat different methodology was used.

Table 3.—Summary of current dependents' allowance provisions, five State laws

State	Effective date of dependents' allowances	Dependents covered	Special restrictions	Basic benefit			Dependents' allowance		Maximum augmented benefit	
				Fraction of highest quarterly earnings	Maximum		Per dependent	Maximum	Amount	Percent of weekly wages <sup>1</sup>
					Amount	Percent of weekly wages <sup>1</sup>				
Conn.....	July 23, 1945	Child or stepchild under age 16 and wholly or mainly supported by claimant.	If both husband and wife receive benefits, only one entitled to dependents' allowance.	1/26	\$24	49	\$3	(?)	\$36	74
D. C.....	Jan. 1, 1938	If wholly or mainly supported by claimant: spouse, parent, step-parent, brother, or sister, unable to work because of age of disability; child or stepchild under age 16; child or stepchild unable to work because of disability.	None.....	1/23	20	57	1	\$3	20	57
Mass.....	Apr. 1, 1947	Dependent child under age 18.....	None	1/20	25	65	2	(?)	(?)	100
Mich.....	Apr. 1, 1945	Child, stepchild, or adopted child under age 18 (or under 21 and unable to work because of disability), if solely or principally supported by claimant.	Only father may claim child as dependent unless mother provides sole or principal support.	(?)	20	67	2	8	28	93
Nev.....	July 1, 1945	If wholly or mainly supported by claimant: wife, child, or stepchild under age 16, if not gainfully employed; husband, parent, step-parent, brother, sister, child, or stepchild, if unable to work because of age or disability.	If husband and wife, living in same household, are simultaneously receiving benefits, no dependents' allowances payable to either.	1/20	20	66	2	6	26	88

<sup>1</sup> Computed, except for Michigan, by dividing the benefit amount by the weekly wages needed to barely qualify for maximum, assuming 12.5 weeks of employment in the quarter of highest earnings; for Michigan, by dividing benefit by wages specified in table in law. For Massachusetts, the 100 percent shown is based on average wages in 2 highest quarters of base period.

<sup>2</sup> 50 percent of basic weekly benefit amount.

<sup>3</sup> Augmented benefit may not exceed average weekly wage in 2 base-period quarters of highest earnings.

<sup>4</sup> 75.67 percent of weekly wages.

<sup>5</sup> Or less, depending on wage class.



**Table 4.—Number of beneficiaries and percent entitled to dependents' allowances, by statutory type of dependent, five States, September 1946–September 1948**

Period	Child only						Spouse and child		Spouse, child, and others			
	Michigan		Massachusetts		Connecticut		Connecticut		District of Columbia		Nevada	
	Number of beneficiaries	Percent with dependents' allowances	Number of beneficiaries	Percent with dependents' allowances	Number of beneficiaries	Percent with dependents' allowances	Number of beneficiaries	Percent with dependents' allowances	Number of beneficiaries	Percent with dependents' allowances	Number of beneficiaries	Percent with dependents' allowances
Sept. 1946–Mar. 1947.....	141,565	33.0					23,395	34.3	7,708	19.7	2,370	21.2
Apr. 1947.....	14,878	28.3	64,062	11.9			9,090	33.9	1,518	24.4	378	21.4
May 1947.....	19,782	32.0	39,613	16.3			9,063	27.4	1,077	16.8	315	23.2
June 1947.....	16,332	31.3	36,242	15.9			6,639	24.4	995	17.3	295	20.0
July–Sept. 1947.....	79,089	32.6	54,337	15.1			17,740	26.2	2,547	14.1	933	13.4
Oct.–Dec. 1947.....	41,321	28.3	33,242	16.4			8,744	29.4	2,723	11.5	1,138	27.9
Jan.–Mar. 1948.....	83,266	35.8	46,307	22.2			14,394	35.8	4,798	11.1	1,868	28.8
Apr.–June 1948.....	56,280	32.6	80,825	13.4	21,643	13.5			2,947	12.7	1,052	23.0
July–Sept. 1948.....	43,118	31.7	50,098	14.1	19,162	16.4			2,508	13.8	824	24.2

<sup>1</sup> Dependents' allowances for the first dependent became payable in July 1947.

**Table 5.—Number of beneficiaries and percent entitled to dependents' allowances, by sex, five States, September 1946–September 1948**

Period	Michigan				Massachusetts				Connecticut				District of Columbia				Nevada			
	Men		Women		Men		Women		Men		Women		Men		Women		Men		Women	
	Number	Percent with dependents' allowances	Number	Percent with dependents' allowances	Number	Percent with dependents' allowances	Number	Percent with dependents' allowances	Number	Percent with dependents' allowances	Number	Percent with dependents' allowances	Number	Percent with dependents' allowances	Number	Percent with dependents' allowances	Number	Percent with dependents' allowances	Number	Percent with dependents' allowances
Sept. 1946–Mar. 1947.....	90,265	44.9	42,300	5.2					14,124	53.3	9,271	5.3	5,025	17.6	2,683	23.6	1,578	27.2	692	7.7
Apr. 1947.....	9,907	40.0	4,971	4.9	33,739	21.7	30,323	0.9	5,435	52.6	3,655	6.0	1,068	25.3	450	22.2	253	28.1	125	8.0
May 1947.....	14,141	43.2	5,641	4.1	19,048	31.6	20,565	2.1	4,490	48.8	4,573	6.3	600	13.2	477	21.4	214	31.3	101	5.9
June 1947.....	11,485	42.5	4,847	4.7	17,148	31.6	19,094	1.7	2,876	48.3	3,763	6.1	478	11.7	517	22.4	205	24.9	90	8.9
July–Sept. 1947.....	55,050	43.9	24,039	6.9	28,293	27.9	26,044	1.3	8,636	48.9	9,104	4.7	1,201	10.0	1,346	17.8	589	48.0	344	11.0
Oct.–Dec. 1947.....	27,487	40.1	13,034	4.8	19,183	27.6	14,059	1.2	4,864	48.8	3,880	5.2	1,268	8.8	1,455	14.0	741	37.1	397	10.6
Jan.–Mar. 1948.....	65,514	43.2	17,752	8.7	30,429	33.1	15,878	1.2	9,385	51.3	5,009	6.7	3,179	9.7	1,619	13.7	1,273	37.4	595	9.6
Apr.–June 1948.....	42,040	40.5	14,240	9.3	43,899	26.2	45,926	1.1	10,250	24.1	11,393	3.8	1,353	8.0	1,594	16.7	664	34.6	388	3.1
July–Sept. 1948.....	30,267	40.6	12,851	10.5	25,450	26.6	24,648	1.1	8,777	31.3	10,385	3.8	1,122	7.8	1,386	18.6	452	38.9	372	6.2

**Table 6.—Number of beneficiaries and percent with dependents' allowances, by sex and by basic weekly amount, five States, July–September 1948**

Sex and basic weekly benefit amount	Total		Connecticut		District of Columbia		Massachusetts		Michigan		Nevada	
	Total number	Percent receiving dependents' allowances	Total number	Percent receiving dependents' allowances	Total number	Percent receiving dependents' allowances	Total number	Percent receiving dependents' allowances	Total number	Percent receiving dependents' allowances	Total number	Percent receiving dependents' allowances
All beneficiaries, total.....	115,710	21.1	19,162	16.4	2,508	13.8	50,098	14.1	43,118	31.7	824	24.2
Men, total.....	66,068	33.4	8,777	31.3	1,122	7.8	25,450	26.6	30,267	40.6	452	38.9
Less than \$10.....	860	14.7	319	16.9	46	21.7	399	6.3	91	39.6	5	20.0
10–14.99.....	2,208	11.1	537	17.3	156	17.3	1,091	8.2	415	8.2	9	22.2
15–19.99.....	3,954	19.9	1,058	19.0	256	19.9	1,794	11.3	825	39.8	21	23.8
20 and over.....	59,046	35.4	6,863	35.0	664	( <sup>1</sup> )	22,166	29.1	28,986	41.1	417	40.3
Basic maximum.....	54,294	37.1	5,343	38.6	664	( <sup>1</sup> )	18,934	31.9	28,936	41.1	417	40.3
Women, total.....	49,642	4.7	10,385	3.8	1,386	18.6	24,648	1.1	12,851	10.5	372	6.2
Less than \$10.....	1,885	3.8	864	4.7	79	27.8	844	.9	91	( <sup>1</sup> )	7	( <sup>1</sup> )
10–14.99.....	5,097	5.2	1,708	3.4	351	28.2	2,464	.8	550	15.3	24	12.8
15–19.99.....	10,416	4.2	3,239	3.2	509	26.9	5,236	.8	1,354	11.3	78	6.4
20 and over.....	32,244	4.8	4,574	4.1	447	( <sup>1</sup> )	16,104	1.3	10,856	10.3	263	5.7
Basic maximum.....	23,125	5.9	2,072	4.6	447	( <sup>1</sup> )	9,487	1.4	10,856	10.3	263	5.7

<sup>1</sup> In the District of Columbia, no dependents' allowances are payable above the basic weekly maximum of \$20.

<sup>2</sup> Less than 0.05 percent.

Georgetown, and Dover offices), Iowa (Des Moines offices), Michigan (offices throughout the State), and Missouri (Springfield office). The studies covered claimants during different periods of 2 to 4 months between December 1941 and July 1942.

These studies revealed that 31-48 percent of the claimants had one or more dependent children under age 18. The distribution of claimants by number of primary dependents was as follows:

Area	Percent of claimants with specified number of primary dependents <sup>1</sup>					
	Total	None	1 or more			
			Total	1	2	3 or more
Delaware....	100	53	47	23	11	13
Des Moines....	100	36	64	26	16	22
Michigan....	100	36	64	24	18	22

<sup>1</sup> Nonworking wife or child of the claimant; a child was counted as a dependent of a female claimant, regardless of the presence in the household or work status of the husband; in practically no cases were husband and wife claiming benefits simultaneously. Missouri data are not shown since the sample included only 320 cases. In the other areas, the samples were: Delaware, 1,288; Des Moines, 2,520; and Michigan, 10,013.

Next to wives and children, the principal class of dependents consisted of parents—a father who was unable to work, a widowed mother, or a mother whose husband was unable to work—but only 3 percent of the Des Moines claimants and 5 percent of the Delaware claimants provided the chief support for such dependents.<sup>4</sup> Brothers and sisters or other relatives were being supported by only 3 percent of the Des Moines and 5 percent of the Delaware claimants. Thus, from 6 to 10 percent of the claimants in Delaware and Des Moines had a dependent other than a wife or child. About half these dependents were in households which included a wife or child of the claimant. Nonworking wives and children constituted more than 80 percent of the persons in Des Moines and Delaware who were wholly or mainly supported by the claimants.

The Delaware and census distributions are rather similar, but data for Des Moines and Michigan show a somewhat higher proportion of claim-

ants with dependents than the census data would suggest. This difference can be traced to higher proportions of men, married persons, and principal earners among the claimants in Des Moines and Michigan than in the urban labor force in 1940.

Several other States have made sample studies of claimants' dependents since 1942. Among the most recent are those of Oregon and Maryland. A sample of 7,771 Oregon workers who filed a valid claim during the week May 10-15, 1948, yields the following distribution, by number of dependents:

Type of dependent	Percent of claimants with specified number of dependents					
	Total	None	1 or more			
			Total	1	2	3 or more
Dependent children <sup>1</sup> .....	100	69	31	14	9	8
Dependent wife <sup>2</sup> .....	100	63	37	37	-----	-----
Other dependent relative <sup>3</sup> .....	100	80	11	9	1	1
Any of above.....	100	44	56	27	12	17

<sup>1</sup> Child or stepchild of the claimant, under age 18, wholly or mainly dependent on claimant.

<sup>2</sup> Nonworking wife wholly or mainly dependent on claimant.

<sup>3</sup> Husband, parent, stepparent, brother, sister, or child 18 years of age or older, wholly or mainly dependent on claimant because of age or disability.

The Maryland agency made a survey of the 4,814 claimants in the Baltimore City office during the week October 11-15, 1948, which revealed that 29 percent of the claimants had one or more dependent children under age 16; 13 percent had one, 8 percent had two, and 8 percent had three or more dependent children.

### Operation of State Laws

Beginning with September 1946, statistics are available on the dependents of claimants in the five States with provisions for dependents' allowances in their laws. The proportions of claimants who have received a dependents' allowance vary in these States from about 14 percent to 33 percent, depending on the definition of dependent in the law and other statutory conditions for the receipt of the allowances (as shown in table 3) as well as the age and sex of the claimants.

**Dependent children.**—Only children are counted as dependents for whom allowances are payable in Connecticut (since April 1948), Massachusetts, and Michigan. Despite the similarity in definitions of dependent, a much larger proportion of claimants have received dependents' allowances in Michigan than in the other two States (table 4).

The differences between Massachusetts and Michigan have persisted quarter by quarter since allowances were first payable in Massachusetts in April 1947. The proportion of beneficiaries with one or more dependent children has ranged from 28 to 36 percent in Michigan and from 12 to 22 percent in Massachusetts. These differences can be attributed to the larger proportion of women and the somewhat older age group in Massachusetts, the larger average number of child dependents per labor-force member in Michigan (table 2) and, to a very minor extent, Michigan's somewhat broader definition of dependent child (table 3).

The effect of the relative number of men and women among beneficiaries on the proportion of beneficiaries with dependents is clear from table 5. In Michigan, the proportion of men with compensable dependents has ranged from 40 to 45 percent and the proportion of women with compensable dependents, from 4 to 10 percent. Since May 1947, the corresponding proportions in Massachusetts have ranged from 26 to 33 percent for men and from 1.1 to 2.1 percent for women. For Massachusetts, the unusually low proportions of both men and women beneficiaries with dependents in April 1947 suggest that claimants were not fully aware of the dependents' allowance provisions during the first month of operation.

**Dependent spouse and child.**—Until April 1948, allowances in Connecticut were payable on behalf of a wife, dependent husband, and dependent children 16 years of age or older, as well as children under 16. When these first three groups were eliminated from the definition, the proportion of claimants with dependents was reduced more than one-half. This elimination principally affected claimants with a nonworking wife but no



children. Before April 1948, from 48 to 53 percent of the men beneficiaries were entitled to dependents' allowances; during April-June 1948 only 24 percent, and during July-September 1948 only 31 percent, qualified for an allowance (table 5).

**Spouse, child, and others.**—While provisions for dependents' allowances in the District of Columbia and Nevada cover the largest group of dependents (table 3), other features of these provisions, plus the relatively small number of covered workers in these jurisdictions, lessen the value of their statistics. In the District, the weekly benefit augmented by dependents' allowances may not exceed the basic maximum weekly benefit amount. As a result, workers entitled to the maximum benefit receive no allowance for any dependents they may have, and workers entitled to \$1 or \$2 less than the maximum may not receive allowances for some of their dependents. Since workers with the higher basic weekly benefits are more likely to have dependents, the statistics from the District of Columbia do not fully reflect the proportion of claimants in that area who have dependents as defined in its law.

The Nevada statistics also do not accurately reflect the total number of dependents for the reason that, before July 1947, no dependents' allowances were payable to a claimant with only one dependent. The proportion of beneficiaries entitled to allowances has increased about one-third since that date (table 4).

Quite striking is the unusually high proportion of women beneficiaries who receive dependents' allowances in the District of Columbia, ranging from 14 to 24 percent during the period September 1946-September 1948 (table 5). Even in Nevada, where, as in the District, the law recognizes as dependents many of the persons for whose support women are frequently responsible, this proportion has never exceeded 11 percent. State differences in age, race, and family characteristics of claimants undoubtedly account for this variation.

**Effect of limitation on number of dependents.**—Only the Massachusetts law sets no specific limit on the

number of dependents for whom allowances may be paid, but children are the only dependents covered. Connecticut and Michigan will pay allowances for children up to and including four, and the District of Columbia and Nevada, for all types of dependents up to and including three. In Connecticut, the District of Columbia, Massachusetts, and Michigan, moreover, maximum dependents' allowances or the maximum augmented benefit are explicitly limited by previous earnings or the weekly benefit amount; these limitations also have the effect of restricting, in varying degrees, the number of dependents for whom allowances are payable.

Data for July-September 1948 (table 6) illustrate the effect of these limitations. The proportion of beneficiaries receiving dependents' allowances and entitled to the maximum dependents' allowance was 7 percent in Connecticut, 14 percent in the District of Columbia and Michigan, and 20 percent in Nevada. Had Massachusetts restricted the number of compensable dependents to four, 5 percent of those who received an allowance for dependents would have received a smaller allowance.

**Variation by basic weekly benefit amount.**—In general, the largest proportions of claimants with dependents are found among those with the higher basic weekly benefit amounts. In Massachusetts during July-September 1948, for example, the proportion of men with dependents ranged from 6 percent for claimants with weekly benefits of less than \$10 to 29 percent for those with weekly benefits of \$20 or more (table 7). This relationship merely reflects the differences among claimants in age and marital status: those with the lower weekly benefits include more of the younger, unmarried workers without dependents.

### Implications for Cost Analysis

Which, if any, of the distributions presented above can be used by a given State in estimating the cost of dependents' allowances? The distributions are by no means in perfect agreement. There are two saving features, however. First, the differences can, to a large extent, be explained. Second, the disparities have little effect

on the costs under most of the plans for dependents' allowances under discussion.

The proportions (of workers or claimants, as the case may be) with one or more dependents were higher in the special 1942 studies than the census data suggest; the proportions with one or more dependents under State laws were lower in Connecticut and Massachusetts and higher in Michigan, as the following summary shows:

Source	Percent of workers or claimants with 1 or more dependent children	Percent of workers or claimants with 1 or more primary dependents <sup>1</sup>
Census (Assumption II)...	28	45
1942 studies:		
Delaware.....	31	47
Iowa.....	41	64
Michigan.....	48	64
1948 studies:		
Maryland.....	29	—
Oregon.....	31	—
State operations:		
Connecticut, April-June 1948.....	13	—
Connecticut, Sept. 1946-March 1948.....	—	31
Massachusetts, April 1947-June 1948.....	16	—
Michigan, Sept. 1946-June 1948.....	33	—

<sup>1</sup> Wife or child.

The claimants sampled in the three 1942 State studies differed in many important respects from the average worker in the urban labor force in the United States in 1940. Of the 1942 claimants, who included a large number of skilled workers laid off as plants converted to war production, particularly in Michigan, 75-88 percent were men, compared with 70 percent in the 1940 labor force. About 70 percent of the Michigan and Iowa claimants were married, compared with 54 percent of the workers in 1940. The workers in the 1942 samples included a far greater proportion of primary workers and of workers who were the only wage earners in their families than did the 1940 census data. All these factors tended to increase the proportion of workers with dependents in the three States in 1942, as compared with the proportions in the urban labor force in 1940.<sup>5</sup>

<sup>5</sup> No attempt has been made to compare the situation in the 3 States in 1940 with that in the 3 States in 1942, or the composition of the total urban labor force in 1940 with that in 1942.



The studies prepared in 1948 in Maryland and Oregon show a fairly close correspondence with the 1940 census results. Similarly, the proportion of claimants who have received dependents' allowances under the Michigan law is reasonably close to what the census data suggest. By contrast, the proportions in Connecticut and Massachusetts are considerably lower. As noted earlier, these differences can be attributed to a larger proportion of women among the Massachusetts and Connecticut beneficiaries, a somewhat older age group, and a lower ratio of children

to labor-force members, as compared with census data.

The fact that relatively great differences in the distribution of dependents will have little effect on cost estimates can be demonstrated by examining data on the operation of the laws in three States. For this purpose, we assume that Connecticut, Massachusetts, and Michigan each paid an average weekly benefit of \$22 to claimants with no dependents, \$24 to claimants with one dependent, \$26 to claimants with two dependents, and \$28 to claimants with three or more dependents. If the average dis-

tributions which actually obtained in these three States are applied to these averages, the resultant average weekly payments are \$22.47 for Connecticut, \$22.58 for Massachusetts, and \$23.26 for Michigan. The census distribution (table 1, Assumption II) would yield an average weekly payment of \$23.00, which is within 2.4 percent of each of these State averages. Similarly, if the assumed dependents' allowance were \$3 instead of \$2, the census distribution would yield an estimate within 3.5 percent of the averages based on the actual State distributions. These estimates are sufficiently precise for evaluating the extent to which the dependents' allowance provisions affect costs.

The considerations above suggest that the distributions derived from the census data (Assumption II) may be used to provide a reasonably accurate estimate of the cost of dependents' allowances for the country as a whole and in any State for which other data are not available. Various refinements can be made, depending on the information available with respect to the sex, marital status, or other characteristics of claimants. If the proposed dependents' allowance schedule provides higher allowances for claimants with higher basic weekly benefit amounts, an adjustment can be made on the basis of the distributions in table 7. If the definition of dependent covers husbands, older children, and parents, as well as a wife and minor child, then roughly 10 percent may be added to the additional cost of the allowances. No adjustment need be made on account of the differences in unemployment experience of claimants with and without dependents. There is no evidence that claimants with dependents draw benefits for a significantly shorter or longer period than do claimants without dependents.

During July-September 1948, dependents' allowances in Connecticut, Massachusetts, and Michigan added \$0.86, \$0.57, and \$1.29, respectively, to the average basic weekly benefit amount. These amounts represented percentage increases of 4.4, 2.6, and 6.6 percent (table 8). The beneficiaries who were entitled to the dependents' allowances had their basic benefits augmented by 17-24 percent.

Table 7.—Percentage distribution of beneficiaries with dependents' allowances, by sex and by number of dependents, five States, July-September 1948

State and sex	Total number with dependents	Percentage distribution by specified number of dependents					
		Total	1	2	3	4	5 or more
Total.....	24,396	100.0	42.3	30.7	15.0	10.6	1.4
Connecticut.....	3,143	100.0	48.8	31.7	12.9	6.6	.....
District of Columbia.....	346	100.0	60.7	25.4	13.9	.....	.....
Massachusetts.....	7,060	100.0	43.7	29.6	15.1	6.9	4.7
Michigan.....	13,648	100.0	39.5	31.3	15.4	13.8	.....
Nevada.....	199	100.0	56.3	23.6	20.1	.....	.....
Men.....	22,088	100.0	40.8	31.3	15.6	10.8	1.5
Connecticut.....	2,753	100.0	47.1	32.1	13.6	7.2	.....
District of Columbia.....	88	100.0	82.3	30.7	17.0	.....	.....
Massachusetts.....	6,776	100.0	42.7	29.9	15.5	7.0	4.9
Michigan.....	12,295	100.0	38.1	32.1	16.0	13.8	.....
Nevada.....	176	100.0	54.0	24.4	21.6	.....	.....
Women.....	2,308	100.0	57.3	24.5	9.4	8.8	.4
Connecticut.....	390	100.0	61.0	28.7	7.4	2.8	.....
District of Columbia.....	258	100.0	63.6	23.6	12.8	.....	.....
Massachusetts.....	284	100.0	68.3	22.2	6.0	3.2	.4
Michigan.....	1,353	100.0	52.4	24.1	10.1	13.5	.....
Nevada.....	23	100.0	73.9	17.4	8.7	.....	.....

Table 8.—Average weekly benefit excluding and including dependents' allowances, five States, July-September 1948

Class of beneficiary and type of benefit	Total	Connecticut	District of Columbia <sup>1</sup>	Massachusetts	Michigan	Nevada
All beneficiaries:						
Average basic weekly benefit.....	\$20.59	\$19.59	\$16.87	\$22.00	\$19.63	\$19.20
Average weekly benefit including dependents' allowances.....	\$21.47	\$20.45	\$17.08	\$22.57	\$20.92	\$19.99
Percentage increase.....	4.3	4.4	1.2	2.6	6.6	4.1
Beneficiaries receiving dependents' allowances:						
Average basic weekly benefit.....	\$21.30	\$21.98	\$14.18	\$24.26	\$19.81	\$19.62
Average weekly benefit including dependents' allowances.....	\$25.47	\$27.24	\$15.71	\$28.30	\$23.88	\$22.89
Percentage increase.....	19.6	23.9	10.8	16.7	20.5	16.7
Beneficiaries not receiving dependents' allowances:						
Average basic weekly benefit.....	\$20.40	\$19.12	\$17.31	\$21.63	\$19.55	\$19.06

<sup>1</sup> In the District of Columbia, no dependents' allowances are payable above the basic weekly maximum of \$20.

# *Social Security Recommendations:*

## *Excerpts From the President's Messages*

*A strengthened and extended social security program that will provide adequate protection against major economic hazards for all people in all parts of the country has been recommended consistently by President Truman. In his messages early in January to the Eighty-first Congress, he again urged enactment of such legislation, stressing the importance of the social security programs in helping to raise the Nation's standard of living.*

**I**N the opening days of the Eighty-first Congress, President Truman outlined in three messages to the Congress his proposals to ensure the "fair deal" that "every segment of our population and every individual have a right to expect from our Government."

In each of the messages—on the state of the Union, the economic report, and the budget—the President pointed out the Government's opportunity to raise the national living standards by action in the fields of social security, health, education, housing, and civil rights. He also urged again that the agency "now administering the programs of health education, and social security . . . be given full departmental status."

### *State of the Union*

On January 5 the President reported to Congress and the Nation that the state of the Union was "good," and that the country was "better able than ever before to meet the needs of the American people, and to give them their fair chance in the pursuit of happiness . . . But, great as our progress has been, we still have a long way to go," he continued, and "many of our shortcomings stand out in bold relief."

Concerning the shortcomings in the field of social security, the President declared:

"The present coverage of the social security laws is altogether inadequate, and benefit payments are too low. One-third of our workers are not covered. Those who receive old-age and survivors insurance benefits receive an average payment of only \$25 a month. Many others who cannot work because they are physically dis-

abled are left to the mercy of charity. We should expand our social security program, both as to the size of the benefits and extent of coverage, against the economic hazards due to unemployment, old age, sickness, and disability.

"We must spare no effort to raise the general level of health in this country. In a nation as rich as ours it is a shocking fact that tens of millions lack adequate medical care. We are short of doctors, hospitals and nurses. We must remedy these shortages. Moreover, we need—and we must have without further delay—a system of prepaid medical insurance which will enable every American to afford good medical care."

### *Economic Report*

The President sent his economic message—the third annual Economic Report since the Employment Act of 1946 made such reports mandatory—to the Congress on January 7. In it, he stressed the immediate need to combat the remaining dangers of post-war inflation and, at the same time, to continue "to build strong bulwarks against deflation and depression and thus to consolidate our past gains and move forward to new levels of sustained prosperity for all."

In outlining the policies that should be followed to combat inflation, the President declared that a budget surplus now was "the most effective weapon," and among the sources of additional revenue he recommended an increase in contributions under existing and extended social insurance programs.

"While we are fighting further inflation," the report continued, "we should recognize that severe hardship

has already been imposed on those whose incomes have lagged far behind the increase in the cost of living. Whatever is feasible to alleviate this hardship should be accomplished without delay." Specifically, it was recommended that the benefits under old-age and survivors insurance "be substantially increased in order to bring them in line with the increase in the cost of living"; also that the public assistance program "be improved to meet the basic needs of the less fortunate."

In addition to combating inflation and taking immediate steps to relieve the victims of inflation, long-range policies to promote economic growth must also be developed. "We cannot accept the dangerous idea," the President said, "that 'inflation's end will automatically bring about a period of stable prosperity. The continuing need for prudence in Government expenditures must not be translated into false economy." Development of our resources for healthy growth must include the improvement of our human resources, the President again pointed out, as he had in his preceding Economic Report, since the conservation and improvement of those resources are intimately connected with the prosperity and productivity of our economy. In the field of social security he made the following recommendations.

"Millions of workers are excluded from the benefits of our old age and unemployment insurance systems. Such exclusion denies to individuals protection to which they are entitled by every consideration of equity. I urge that the coverage of these systems be widened this year and the benefits made more adequate.

"Few of our workers enjoy systematic protection against loss of income through temporary or permanent disability. We should inaugurate a system of insurance against such loss."

As "striking evidence of the unsatisfactory state of the Nation's health"



he cited the high percentage of rejections under the military recruitment programs. "National health insurance," he continued, "is the only workable way to assure that all individuals have access to the medical care they need. I recommend the enactment of such a program this year. Federal grants in support of hospital construction are an indispensable support to such a program. We also need to augment the number of doctors, dentists, and nurses in order to overcome the present serious national shortage of medical personnel."

The recommendations in his Economic Report, the President told the Congress, drew on the more detailed information and analysis furnished him by the Council of Economic Advisers in its Annual Economic Review, which the President transmitted to Congress along with his report. In discussing the factors that will influence the transition from inflation to stability, the Council's report declared that the expansion of social security programs "is particularly appropriate now because it would strengthen mass purchasing power and markets in the long run, while contributing immediately to the restraint of inflationary pressures. By increasing the coverage and benefits of unemployment and old age insurance, by introducing disability and health insurance, and by providing more adequate public assistance, we would thus contribute towards that reconciliation of immediate and longer-run needs which is so difficult to achieve through the market mechanism."

"To have the optimum immediate anti-inflationary effect, payroll taxes should be increased by more than the increase in benefit payments. To have the optimum long-range stabilizing effect, the expansion of these programs should not be financed exclusively by payroll taxes. It should draw some support in future years from general budget sources."

### **Budget Message**

President Truman's budget message, sent to Congress on January 10, reflected the "compelling need for financial prudence by the Government at this time" that the Economic Report had emphasized. He also stressed the need for a comprehensive system

of social security, which would include a program of national health insurance.

The President pointed out that the recommendations had had extended public discussion and that action is "long overdue. I am confident that the Congress will enact promptly the legislation needed to achieve an integrated, comprehensive system of social insurance. In addition, I repeat my recommendation that the Congress give departmental status to the Federal Security Agency."

In discussing the items in the budget in the broad field of social welfare, health, and security, the President spoke of the "basic pattern of activities" established in that field by the Federal Government in the last 15 years, and went on to say:

"Under the Social Security Act, the national policy contemplated that old-age and survivors insurance would be the primary Government measure affording economic protection to the needy aged and dependent children, and that unemployment compensation would provide temporary assistance to the unemployed. Other types of social insurance were to be added later to provide more adequate protection against major economic hazards of our society. Public assistance was designed as a backstop, a second line of defense, eventually to be replaced in large measure by social insurance benefits. We have not made progress toward this objective in the last decade. Individual benefit payments under public assistance now are substantially higher than under old-age and survivors insurance. They are more adequate, in many cases, than under unemployment insurance."

"Three principal steps should be taken now to strengthen and complete the system of social insurance, and thereby to make our governmental programs consistent with the basic national policy in this field."

"First, old-age and survivors insurance should be extended to nearly all the 25 million gainfully employed persons not now covered; the scale of benefits should be sharply raised; benefits should be provided for women at an earlier age; and higher part-time earnings should be permitted . . .

"Second, disability insurance should

be provided to protect against loss of earnings during illness or other temporary disability, and to assure continuing annuities to workers who become permanently disabled and therefore unable to earn a livelihood.

"Third, a comprehensive national health program should be established, centering in a national system of medical care insurance, accompanied by improved services and facilities for public health and medical care . . .

"The needed legislation includes not only measures to establish administrative procedures and authorize benefit payments, but also provisions for financing them. At present, workers and employers each contribute to the old-age and survivors insurance fund at a rate of 1 percent of the covered pay roll. Under present law, this rate will advance on January 1, 1950, to 1½ percent each for employers and workers. The tax applies only to the first 3,000 dollars of earnings of each employee in any year, and earnings in excess of that amount are not counted in calculating the retirement benefits. My recommendations contemplate raising the tax rate on presently covered employment on July 1, 1949, the date when increased benefits should be made available. In addition, I propose that we raise the ceiling on taxable earnings, as well as extend the pay-roll tax to workers and employers not now covered. The addition of insurance coverage for medical care and disability benefits will also require some additions to the pay-roll tax rates in order that the whole social insurance system will continue to be substantially self-supporting."

"The financial impact of these recommendations is mainly in the trust accounts. For the fiscal year 1950, benefit payments and administrative expenses from the major trust accounts in the field of social welfare (other than unemployment insurance) are estimated at \$1.3 billion under existing laws. Under the legislation which I recommend, these payments would be doubled. Apart from this new legislation, they would rise by more than \$100 million above the total for the current fiscal year."

(Continued on page 20)



# Unemployment Insurance: Recommendations of the Senate Advisory Council

Recommendations for strengthening the unemployment insurance system were made by the Senate Advisory Council on Social Security in its fourth and final report, submitted to the Senate Finance Committee on December 28, 1948. The Bulletin presents from this report, as it did from the Council's earlier reports, the introductory section and summary of recommendations.

WITH its report on unemployment insurance,<sup>1</sup> presented to the Senate Committee on Finance on December 28, the Committee's Advisory Council on Social Security completed the study of the social security programs for which it was established in September 1947. This fourth and final report contains the Council's recommendations for improving the existing State-Federal system of unemployment insurance by extending coverage, removing some of the present barriers to more adequate benefit provisions and benefit financing, making more rational the relationship of the rate of contribution to the cyclical movements of business, improving the methods and financial basis of administration, and increasing employee and public participation in the program. In addition, five of the 17 members favored the establishment of a single national system of unemployment insurance. Four of the five, however, declared that they would support the majority recommendations for improving the State-Federal system if the Congress should decide against establishment of a national program.

The Council's first report,<sup>2</sup> submitted on April 8, 1948, and summarized in the May issue of the BULLETIN, dealt with necessary and desirable changes in the present Federal program of old-age and survivors insurance. The second report,<sup>3</sup> issued on May 5, recommended the establishment of an insurance system to cover the risks of income loss from permanent and total disability. With two members dissenting, the Council

recommended a national system, incorporated in the old-age and survivors insurance program. The third report,<sup>4</sup> issued August 5, dealt with changes in public assistance. The proposals were based, the Council said, on the presupposition that the recommendations on old-age and survivors insurance and permanent total disability insurance would be enacted into law. The third report, therefore, was intended to supplement the first two reports. The second and third reports were summarized in the October issue of the BULLETIN.

The material that follows is taken verbatim from the introductory section of the report, in which the Council summarizes the proposals, developed more fully in the main body of the report, for remedying the major deficiencies of the present program and also stresses the need for a broad educational program.

## Introduction and Summary Characteristics of State- Federal Unemployment Insurance

During the long and deep depression of the 1930's, the United States became acutely aware of the plight of millions of men and women who were unemployed through no fault of their own. Although up to that time, only one State had enacted an unemployment insurance law, the Federal Government took steps in 1935 to provide unemployment insurance at an early date for a large proportion of the industrial and commercial labor force. The Social Security Act of 1935, however, did not set up a single Federal system of unemployment insurance.

<sup>1</sup> S. Doc. 206, 80th Cong., 2d sess.

<sup>2</sup> S. Doc. 149, 80th Cong., 2d sess.

<sup>3</sup> S. Doc. 162, 80th Cong., 2d sess.

Rather, through a tax-offset device, it encouraged the States to establish their own systems conforming to a few broad Federal standards. Within 2 years the 48 States, the District of Columbia, Alaska, and Hawaii had unemployment insurance laws.

The Federal Government levies a 3-percent tax on the pay rolls of employers in business and industry who have eight or more employees. This tax can be offset—up to 90 percent—by contributions paid by employers under approved State laws. A State law can be approved only if the funds collected under it are deposited to the State's account in a trust fund in the Federal Treasury to be used by the State exclusively for the payment of unemployment insurance benefits. Furthermore, the benefits provided under the State law must be paid through public employment offices "or such other agencies as the Federal Security Administrator may approve." In general, no Federal standards have been established relating to such benefit rights as the amount or duration of benefits. One Federal standard relating to benefits, however, was set as a condition for tax offset; namely, that benefits under the State law shall not be denied to any otherwise eligible individual for refusing to accept new work (1) if the position offered is vacant due directly to a labor dispute; (2) if the working conditions offered are substantially less favorable than those prevailing for similar work in the locality; or (3) if, as a condition of employment, the individual must join a company union or resign from or refrain from joining any bona fide labor organization.

As an incentive to employment stabilization, employers were allowed credit against the Federal tax, not only for contributions actually paid, but also for contributions which were waived because the employer's contribution rate was reduced by the State on the basis of his experience with unemployment "or other factors directly related to unemployment risk."

In addition to stimulating the enactment of State unemployment insurance laws, the Federal Government undertook to assure adequate Nation-wide provision for administering the program, by authorizing grants to States to meet the total cost necessary for proper and efficient administration of their laws. Although technically made from the general Federal Treasury, it is clear from the hearings and committee reports that these grants were thought of as being financed by the 0.3 percent of covered pay rolls which constitutes the income to the Federal Government from the Federal Unemployment Tax Act. These administrative grants were to enable, and also require, the States to use methods of administration reasonably calculated to insure the full payment of benefits when due, to provide for fair hearings to those whose claims are denied, to make reports, and to cooperate effectively with public works agencies and the Railroad Retirement Board. A State was not entitled to the grants if these conditions were not met or if, in the administration of the State law, benefits were denied in a substantial number of cases to individuals entitled there to under the State law. Except for these very general Federal standards, each of the 51 systems has established its own eligibility requirements, benefit amounts and duration, waiting periods, disqualification rules, and administrative procedures.

The Council has studied the present State-Federal arrangements, and the majority approves the basic principles of the system. In the opinion of the majority (1) the State is the proper unit to determine the benefit provisions which will meet the varying conditions in different parts of the country; (2) State laws can assure more adequate benefits in highly industrialized areas; and (3) the State-Federal program has shown over the past 10 years that it is capable of making progress. In most States the minimums, maximums, and average weekly payments have risen, durations have increased, waiting periods have decreased, and coverage has broadened.

Five members of the Council, however, favor the establishment of a single national system of unemploy-

ment insurance. In their opinion, unemployment is essentially a national problem and is an inappropriate area for State operation. They point out that many workers move from State to State in their search for work and that labor markets cut across State lines. The maintenance of 51 separate systems, each with its own reserve, is in their opinion actuarially unsound. They also feel that the effectiveness of the various State plans has been diminished by the growing restrictions on benefits and that the progressive changes in the benefit provisions of State laws have not kept pace with increasing wages and prices. Four of these members would join with the majority, however, in the recommendations included in this report for the improvement of the State-Federal system should the Congress decide against the establishment of a national program. One member is not signing the recommendations of the Council since he disagrees with some of the most important ones even under a continued State-Federal system.

### **Deficiencies in the Present Program**

The dual nature of the State-Federal plan for unemployment insurance has limited the scope of the Council's work. Since the actual administration of unemployment benefits is the responsibility of 48 States, the District of Columbia, and the Territories of Alaska and Hawaii, it would have been impracticable for the Council to have made a detailed investigation of administration in each jurisdiction. The Council, however, has studied the basic principles and operations of the State-Federal program and finds five major deficiencies.

1. *Inadequate coverage.*—Only about 7 out of 10 employees are now covered by unemployment insurance.

2. *Benefit financing which operates as a barrier to liberalizing benefit provisions.*—The present arrangements permit States to compete in establishing low contribution rates for employers and therefore discourage the adoption of more adequate benefit provisions.

3. *Irrational relationship between the contribution rates and the cyclical movements of business.*—The present

arrangements tend to make the contribution rate fluctuate inversely with the volume of employment, declining when employment is high and when contributions to the unemployment compensation fund are easiest to make and increasing when employment declines and when the burden of contributions is greatest.

4. *Administrative deficiencies.*—Improvement is needed in methods of financing administrative costs, provisions for determining eligibility and benefit amount in interstate claims, procedures for developing interstate claims, and methods designed to insure prompt payments on all valid claims and to prevent payments on invalid claims.

5. *Lack of adequate employee and citizen participation in the program.*—Workers now have less influence on guiding the administration of the program and developing legislative policy than they should, and some employees, employers, and members of the general public tend to regard unemployment compensation more as a hand-out than as social insurance earned by employment, financed by contributions, and payable only to those who satisfy eligibility requirements.

The Council has also made recommendations on other points, but has mainly proposed measures designed to remedy these major defects. The recommendations apply only to the continental United States, Hawaii, and Alaska. The Council, in its report on old-age and survivors insurance, proposed that a special commission should be established to determine the various types of social security protection appropriate to Puerto Rico, the Virgin Islands, Guam, and other possessions of the United States.

### **Recommendations for Improvement of the Program**

A summary of the Council's recommendations follows:

1. *Employees of small firms.*—The size-of-firm limitation on coverage in the Federal Unemployment Tax Act should be removed, and employees of small firms should be protected under unemployment insurance just as they are now protected under old-age and survivors insurance.



2. *Employees of nonprofit organizations.*—The Federal Unemployment Tax Act should be broadened to include employment by all nonprofit organizations, except that services performed by clergymen and members of religious orders should remain excluded. The exclusion of domestic workers in college clubs, fraternities, and sororities by the 1939 amendments to the Federal Unemployment Tax Act should be repealed so that these workers will again be protected under all State laws.

3. *Federal civilian employees.*—Employees of the Federal Government and its instrumentalities should receive unemployment benefits through the State unemployment insurance agencies in accordance with the provisions of the State unemployment insurance laws. The States should be reimbursed for the amounts actually paid in benefits based on Federal employment. If there is employment under both the State system and for the Federal Government during the base period, the wage credits should be combined and the States should be reimbursed in the proportion which the amount of Federal employment or wages in the base period bears to the total employment or wages in the base period. The special provisions for federally employed maritime workers should be extended until this recommendation for covering all Federal employees becomes effective.

4. *Members of the armed forces.*—Members of the armed forces who do not come under the servicemen's readjustment allowance program should be protected by unemployment insurance.

5. *Borderline agricultural workers.*—To afford protection to certain workers excluded by the 1939 amendments to the Federal Unemployment Tax Act, defining agricultural labor, coverage of that act should be extended to services rendered in handling, packing, packaging, and other forms of processing agricultural and horticultural products, unless such services are performed for the owner or tenant of the farm on which the products are raised and he does not employ five or more persons in such activities in each of four calendar weeks during the year. Coverage should also be extended to services

now defined as agricultural labor by section 1607 (1) (3) of the Unemployment Tax Act.

6. *Inclusion of tips in the definition of wages.*—The definition of wages contained in section 1607 (b) of the Federal Unemployment Tax Act should be amended to specify that such wages shall include all tips or gratuities customarily received by an employee from a customer of an employer.

7. *Contributory principle.*—To extend to unemployment insurance the contributory principle now recognized in old-age and survivors insurance, a Federal unemployment tax should be paid by employees as well as employers. Employee contributions to a State unemployment insurance fund should be allowed to offset the Federal employee tax in the same manner as employer contributions are allowed to offset the Federal tax on employers. The employee tax would be collected by employers and paid by them when they pay their own unemployment tax.

8. *Maximum wage base.*—To take account of increased wage levels and costs of living, and to provide the same wage base for contributions and benefits as that recommended for old-age and survivors insurance, the upper limit on earnings subject to the Federal unemployment tax should be raised from \$3,000 to \$4,200.

9. *Minimum contribution rate.*—The Federal unemployment tax should be 0.75 percent of covered wages payable by employers and 0.75 percent payable by employees. The taxpayer should be allowed to credit against the Federal tax the amount of contributions paid into a State unemployment fund, but this credit should not exceed 80 percent of the Federal tax. Since no additional credit against the Federal tax should be allowed for experience rating, the States would, in effect, be required to establish a minimum rate of 0.6 percent on employers and 0.6 percent on employees.

10. *Loan fund.*—The Federal Government should provide loans to a State for the payment of unemployment insurance benefits when a State is in danger of exhausting its reserves and covered unemployment in the State is heavy. The loan should be for a 5-year period and should carry interest at the average yield of all in-

terest-bearing obligations of the Federal Government.

11. *Standards on experience rating.*—If a State has an experience-rating plan, the Federal act should require that the plan provide: (1) a minimum employer contribution rate of 0.6 percent; (2) an employee rate no higher than the lowest rate payable by an employer in the State; and (3) a rate for newly covered and newly formed firms for the first 3 years under the program which does not exceed the average rate for all employers in the State.

12. *Combining wage credits earned in more than one State and processing interstate claims.*—The Social Security Administration should be empowered to establish standard procedures for combining unemployment insurance wage credits earned in more than one State and for processing interstate claims. These procedures should be worked out in consultation with the administrators of the State programs and should provide for the combination of wage credits not only when eligibility is affected but also when such combination would substantially affect benefit amount or duration. All States should be required to follow the prescribed procedures as a condition of receiving administrative grants. Similar procedures should be worked out, in cooperation with the Railroad Retirement Board, for combining wage credits earned under the State systems and under the railroad system.

13. *Financing administrative costs.*—Income from the Federal Unemployment Tax Act should be dedicated to unemployment insurance purposes. One-half of any surplus over expenses incurred in the collection of the tax and the administration of unemployment insurance and the employment service should be appropriated to the Federal loan fund, and one-half of the surplus should be proportionately assigned to the States for administration or benefit purposes. A contingency item should be added to the regular congressional appropriation for the administration of the employment security programs. The administrative standards in the Social Security Act should be applicable to the expenditure of the surplus funds



as well as to expenditures of the funds originally appropriated.

**14. Clarification of Federal interest in the proper payment of claims.**—The Social Security Act should be amended to clarify the interest of the Federal Government not only in the full payment of benefits when due, but also in the prevention of improper payments.

**15. Standards for disqualifications.**—A Federal standard on disqualifications should be adopted prohibiting the States from (1) reducing or canceling benefit rights as the result of disqualification except for fraud or misrepresentation, (2) disqualifying those who are discharged because of inability to do the work, and (3) postponing benefits for more than 6 weeks as the result of a disqualification except for fraud or misrepresentation.

**16. Study of supplementary plans.**—The Congress should direct the Federal Security Agency to study in detail the comparative merits in times of severe unemployment of (a) unemployment assistance, (b) extended unemployment insurance benefits, (c) work relief, (d) other income-maintenance devices for the unemployed, including public works. This study should be conducted in consultation with the Social Security Administration's Advisory Council on Employment Security, the Council of Economic Advisers, and the State employment security agencies, and should make specific proposals for Federal measures to provide economic security for those who are unemployed in a depression and are not adequately protected by unemployment insurance . . .

### Goal of Universal Coverage

At present about 7 out of 10 jobs in American industry are covered by unemployment insurance laws. It would obviously be desirable, if practicable, to have all jobs covered. In unemployment insurance, however, universal coverage would entail more difficult administrative problems than would be met in old-age and survivors insurance. The Council, therefore, does not recommend that the Federal Unemployment Tax Act be extended now to include the two groups which would present the greatest adminis-

trative difficulty—farm workers and domestic workers—and, in view of constitutional limitations, the coverage of employees of State and local governments will have to be left to the States.<sup>2</sup>

The Council favors the immediate extension of the Federal Unemployment Tax Act to the areas of employment that present no overwhelming administrative or legal difficulties—namely, to employment by small firms, by nonprofit organizations, by the Federal Government (both civil and military), and to certain borderline agricultural employments. Such extension might increase coverage in an average week by over 7 million or to about 85 percent of the total number of individuals employed by others.

In absolute terms, the number of individuals in employment covered by the State unemployment insurance laws has increased markedly in the past 10 years. This increase is shown in the following tabulation:

	Covered Workers (In millions)
1938.....	19.9
1939.....	21.4
1940.....	23.1
1941.....	26.8
1942.....	29.3
1943.....	30.8
1944.....	30.0
1945.....	28.4
1946.....	30.2
1947.....	32.2
1948 (June).....	32.6

Much of this increase has resulted from the increase in the active labor force of the United States. In considerable measure, however, the increase also reflects changes in the size of firm covered by State laws. The original laws of 33 States limited coverage to commercial and industrial workers in firms with 8 or more employees in at least 20 weeks in a calendar year. In 1948, 17 States covered employees in firms with 1 or more persons, although only 6 of the laws ap-

<sup>2</sup> Extension of compulsory coverage to workers engaged in the "proprietary" functions of government—as opposed to regular governmental functions—is, in all probability, constitutional. In a State-Federal program, however, the Council believes that it would be better for States to provide for covering all governmental employees under one plan rather than, in effect, to force the coverage through Federal law of those governmental workers engaged in "proprietary" activities.

plied without restriction as to the number of workers, length of employment, or size of pay roll; and only 22 States still excluded from coverage employees of firms with less than 8 persons. The laws of 29 States contain provisions which will automatically extend coverage to smaller firms to the extent that the Federal size-of-firm restriction is reduced.

While progress has been made in extending coverage to smaller firms, maritime services represent the only type of work originally excluded to which coverage has been extended on a general scale. Effective July 1, 1946, Congress extended the Federal unemployment tax to services in private maritime employment and the States with maritime firms amended their laws accordingly. As early as 1944, a few States had already extended coverage to maritime workers following a Supreme Court decision that the Constitution did not prohibit such coverage under State laws. In addition, the War Mobilization and Reconversion Act of 1944 provided reconversion benefits for federally employed seamen.

The Federal Unemployment Tax Act now excludes agricultural labor; domestic service in a private home; service of an individual for his son, daughter, or spouse, or of a minor child for a parent; services for Federal, State, or local governments, or for foreign governments; services for nonprofit, religious, charitable, educational, scientific, or humane organizations; casual labor not in the course of the employer's business; and miscellaneous services such as services as a student nurse or interne, service for employees' beneficial associations, domestic service for college clubs, and services for organizations exempt from Federal income tax if the remuneration is not more than \$45 in a calendar quarter. Railroad employment, which was originally covered, is now under a separate Federal unemployment insurance system.

The occupational exclusions in State laws are in most cases the same as those in the Federal act, but several States have provided for broader coverage. New York from the outset has covered domestic workers in a home with four or more domestics, and in 1947 New York provided pro-

tection for State employees. Wisconsin has covered some State and local government employees from the beginning. Hawaii in 1945 and Tennessee in 1947 extended coverage to nonprofit organizations, excluding ministers, members of religious orders, and, in Tennessee, executives and members of the teaching staffs of educational institutions. A few additional States cover some employment by nonprofit organizations. Many States have contemplated coverage extension and would automatically cover additional occupations if and when the Federal act is extended.

In an average week during the year ended June 30, 1948, the total labor force contained 62 million persons, of whom 2.1 million were unemployed and 59.9 million were employed. The employed labor force comprised 12.8 million self-employed persons and unpaid family workers and 47.1 million employees. About 70 percent of the employees, or 32.9 million of the 47.1 million, were covered by some unemployment insurance program. About 14.2 million employees, or 30 percent of those employed by others, were in employments which carried no form of unemployment insurance protection . . .

Some involuntarily unemployed persons will probably continue to be outside the scope of unemployment insurance even if "universal coverage" is achieved. Those seeking jobs for the first time or after a long absence from the labor market form one such group. Another is made up of those who are intermittently in and out of the labor market, but never in for very extended periods. Persons formerly dependent on self-employment but now, for one reason or another, seeking work as employees are a third group. It is probably not feasible to cover the self-employed against the risk of losing their self-employment, for it would be extremely difficult to determine when a self-employed per-

son becomes unemployed. If his business declined gradually, it would be almost impossible to determine at what point he actually became available for employment by another. A further difficult problem would be to determine whether his unemployment was involuntary or merely the result of his decision to give up his business.

The Council's goal for coverage in unemployment insurance is the protection of all persons who work for others and have a recent record of depending on wages for a significant part of their support. This goal must be obtained gradually. The Council believes that the Federal Government cannot reasonably require the States to cover all workers immediately. The Council hopes, however, that some of the States will take advantage of the opportunity to assume leadership in extending coverage to domestic workers in private homes and to a larger part of farm employment than we believe should be covered immediately under the Federal act. The State-Federal program permits States wishing to make progressive changes in the program to take such steps before other States are willing to do so.

If the old-age and survivors insurance system is extended to virtually all who work, as recommended by the Council in an earlier report, the resulting experience should be available for solution of the reporting problems connected with the extension of unemployment insurance to agricultural and domestic workers. The Council believes that this experience should be made available to the States and that the wage reports obtained under old-age and survivors insurance should be offered to the States on a cost basis.

### ***Benefit Financing Designed To Encourage the Adoption of Adequate Benefit Provisions***

The Council believes that liberalization of the benefit, duration, and eligibility conditions in the State laws is generally needed. Unemployment insurance payments should be as high a proportion of wage loss caused by unemployment as is practicable without inducing people to prefer idleness to work. The higher the ratio of unemployment benefits to wage loss caused by unemployment, the more

effectively unemployment insurance limits the tendency for the reduced purchasing power of unemployed persons to create more unemployment. Liberalization of unemployment compensation should take the form of (1) more liberal eligibility requirements; (2) higher benefits in relation to wages; and (3) longer duration of benefit payments.

Considerable progress has been made in the last 12 years in liberalizing benefit provisions in the State laws. Today, for example, 40 States pay benefits for 20 weeks or more, while in 1937 there were only 5 States which provided for duration of 20 weeks or more; in 1948 there are 41 States which pay a maximum weekly benefit of \$20 or more, while in 1937 there were no such States. To some extent these gains have been limited by stricter eligibility requirements and, despite the progress made in liberalizing unemployment insurance programs, it is estimated that approximately 27 percent of the beneficiaries in 1948 exhausted their benefit rights while still unemployed. Benefit amounts are generally still too low in relation to wages. Satisfactory estimates of the fraction of wage loss caused by the unemployment of covered workers that is compensated by unemployment benefits are not available, but rough calculations indicate that it is probably not more than 25 percent. As a result, unemployment compensation today has very limited value in checking the cumulative increase of unemployment.

One way of encouraging liberalization of unemployment compensation would be to impose Federal standards for eligibility, duration, and benefit amount. The Council has carefully considered such standards and has decided not to recommend them. Such an approach seems to the majority of the Council to be unduly complicated as well as inappropriate in a State-Federal system. The Council believes that the best way to encourage the liberalization of unemployment compensation is to remove, or at least greatly diminish, the incentive which States now have to reduce their unemployment insurance contribution rates.

The Federal Unemployment Tax

\*Data on labor force, unemployed and total employed, from *Monthly Report on the Labor Force*, Bureau of the Census; employment covered by unemployment insurance, estimated by the Bureau of Employment Security; employment not covered by unemployment insurance, from Bureau of the Census, adjusted by Bureaus of Old-Age and Survivors Insurance and Employment Security.



Act was passed, in part, to equalize the tax burden on employers regardless of the State in which they did business. Before the Federal tax was imposed, State legislatures were reluctant to establish unemployment compensation systems because of the fear of placing local employers at a disadvantage in competing with employers in States which did not require unemployment contributions.

The objective of eliminating interstate competition has been only partially realized, and a strong incentive to reduction of contribution rates remains. Since the Federal tax rate of 3 percent may be offset up to 90 percent not only by actual payments to a State unemployment insurance system, but also by credits for experience rating, the tax burden on employers is allowed to vary considerably from State to State.

All States now have some form of experience rating. This fact, however, does not necessarily reflect their belief in the efficacy of experience rating as a device for inducing employers to regularize employment. Under the Federal act, experience rating is the only way that State contribution rates can be reduced below 2.7 percent (90 percent of 3 percent), and since in all likelihood no State would need such a high rate even for a greatly liberalized benefit system, the States have adopted experience rating as a rate-reduction device.

Unfortunately, the present law places no floor under rate reduction through experience rating. The contribution rate may be set at zero for a large group of employers, and the average for the whole State may drop to very low levels. In the year 1948, 15 States had average rates of 1 percent or less. While the Federal law set rates higher than now seem necessary, many States have gone to the other extreme and are collecting contributions which in all probability are considerably below the average rate necessary to finance an adequate system of benefits over the next 10 years, even if their existing reserves in the unemployment trust fund are utilized extensively. Now, in a period of full employment, rates should certainly be at least as high as the average rate which will be needed over the next

10 years. Employers can now afford to pay higher rates and, on general economic grounds, rates should not be stepped up when unemployment is on the increase.

The Council is concerned that, under present arrangements, contribution rates will tend to become inadequate in more and more States. Employers are, of course, interested in rate reductions, and, since they pay the full cost of the present system, their wishes have considerable weight with legislatures and the public. Under present conditions, any proposal for more liberal benefits must be weighed against the cost to the employer and his tax position in relation to employers in other States.

The Council proposes two remedies for this situation: (1) The equal sharing of costs by employer and employee, and (2) the imposition of a Federal minimum for the State contribution rate, so that the rate will not be allowed to fall below a point which will be sufficient to pay adequate benefits in the great majority of States.

The Council believes that the proposed minimum rate, greatly reducing interstate competition for rate reduction and providing adequate funds for the majority of State systems, would result in considerable liberalization of benefit provisions.

Under such a plan there would no longer be strong inducements for a State to keep benefits below a reasonable amount. Low benefits would not hold out the possibility of lower contributions as they do now, but would merely result in an accumulation of ever larger reserves.

### ***Developing a More Rational Relationship Between Contribution Rates and Cyclical Movements of Business***

A minimum contribution rate would also go far toward promoting a more rational relationship between the rate of contribution and the cyclical movements of business. In most States, experience rating, at least as practiced thus far, means that a favorable period of employment reduces the ratio of the employer's contributions to his pay rolls, while an unfavorable period of employment increases this ratio. Some types of experience rat-

ing create a closer relationship than others between recent changes in the volume of employment and the contribution rate, but all types—in greater or lesser degree—tend to vary the contribution rate inversely with the volume of employment.

The tendency for the rate of unemployment contributions to rise as employment decreases can have serious consequences for the economy. For example, today when employment is high and the demand for goods urgent, many employers are paying contributions at a lower rate than they can expect to pay, on an average, over a period of years. If business and employment were to decline and if unemployment were to rise, these employers would have to contribute at higher rates, at the very time when prices were falling, when business profits were diminishing, and when business concerns were having increasing difficulty in meeting their obligations.

Under the Council's proposal for a minimum contribution rate, this tendency would be substantially reduced in States which retain experience rating. The minimum rate would reduce the possible range by requiring States to charge more than they might otherwise charge in periods of full employment, thus reducing their need to raise rates in periods of increasing unemployment. In the majority of States, the minimum rates will be sufficient for an adequate system of benefits and presumably would be the rate charged all employers and employees at all times.

The Council believes that it would be quite unfortunate if a rise in unemployment were to result in increasing the contribution rate when markets are falling. The Council has therefore proposed, in addition, a Federal loan fund, so that, if necessary, a State may borrow rather than increase the contribution rates while unemployment is rising. The Federal loan fund would make it possible for States to pay more liberal benefits with a given contribution rate, but neither the loan fund nor the Federal minimum rate would relieve a State from considering solvency problems in the light of its own contribution rate, reserve funds, and unemployment experience.

## Setting the Minimum Contribution Rate

The Council has proposed a Federal tax rate of 0.75 percent of covered wages payable by employers and 0.75 percent payable by employees, with a credit up to 80 percent for contributions paid into a State unemployment fund. This proposal would result in a minimum State contribution at the combined rate of 1.2 percent.

Appendix A [carried in the full report] discusses in detail the method of arriving at this minimum rate. In general, it was necessary to assume certain illustrative benefit plans as "adequate" and then to estimate the cost of such plans in the various States. These costs were estimated under two widely differing hypothetical sets of economic conditions for the next 10 years, and the actual cost was assumed to fall within the resulting range.

The Council emphasizes the difficulties of estimating the costs of unemployment insurance. No one can predict with assurance the pattern of employment and unemployment over even as brief a period as the next 10 years. Unemployment insurance has certain self-limiting factors, however, which reduce the effect of large-scale unemployment on costs. The program, in the first place, is not designed to compensate for long-term unemployment, and the eligibility requirements also serve to reduce the liability of the system during a depression. We believe, therefore, in spite of the uncertainty of the economic assumptions, that our estimates provide a sufficient basis for establishing minimum rates on a national basis.

A minimum rate which will adequately finance a given level of benefits in some States is bound to be too low in others, while some States will be able to finance more liberal benefits at the same rate. In selecting a minimum rate to recommend, therefore, the Council had to decide whether to recommend (1) a rate that would be high enough to finance an "adequate" system of benefits in all States but would be higher than necessary in most, (2) a rate that would be just sufficient to supply an adequate level of benefits in the States

with the lowest costs but would be too low for most States, or (3) a rate that falls between these two extremes and is about right for the majority of States.

The Council has decided in favor of the third of these approaches; it is therefore necessary to emphasize that the rate should be thought of strictly as a minimum rate and that several States will need to charge higher rates to support an adequate system of benefits. With a combined contribution rate of 1.2 percent, according to our estimates based on past benefit experience, from 31 to 36 States would be able to pay benefits which are somewhat more liberal than the existing average level of benefits, and would still have adequate or more than adequate reserves. Five States would undoubtedly have to charge more than the minimum rate to support a benefit structure that could be considered adequate, and the past benefit experience of three others indicates that their costs are so low that their reserves would rise under assumptions even more pessimistic than 2 to 10 million unemployed. Between these two extremes are seven high-cost States that might have to charge more than the minimum rate if they are to offer benefits equivalent to those assumed in these estimates and five to nine States with high reserves and relatively low costs that probably would be able to pay benefits in excess of those assumed in the estimates and still maintain their reserves more or less intact.

In recommending a combined minimum contribution rate of 1.2 percent, the Council has assumed that in meeting benefit costs most States during the next 10 years will utilize a portion of their currently large reserves as well as contributions.

## Promoting Greater Employee and Citizen Participation

The Council is impressed by evidence that, in general, the workers covered by unemployment insurance laws lack an adequate sense of participating in the programs. Their failure to concern themselves with unemployment insurance may in part be the cause of the unduly strict eligibility requirements and disqualification provisions in some States. The

Council finds several reasons for this lack of a sense of participation. One is probably the fact that the volume of unemployment during the last few years has been very small and jobs have usually been easy to obtain. Another is the fact that since the payroll contribution is paid solely by the employer, the employee does not have the sense of making a direct contribution each week to his protection against unemployment.

The Council believes that it is vitally important to have both employees and managements take a lively interest in the system of unemployment compensation and feel keenly concerned about providing the best possible administration and adequate benefits. Only keen interest on the part of the covered employees and managements will keep the unemployment compensation system adjusted to changing conditions, and will assure the best possible administration. To this end, the Council proposes that employees contribute as they do for old-age and survivors insurance.

The Council also recommends that advisory councils composed of representatives of management, employees, and the general public be established and encouraged to assume an active role in advising on the formulation of legislative and administrative policy. The Council believes that these three groups must be kept fully informed and abreast of current developments and that advisory councils provide one way of accomplishing that purpose.

A Federal Advisory Council on Employment Security has recently been established. Forty-five States provide for State-wide councils with equal representation of labor and management groups and all but one provide for one or more public members. In 41 States these councils are mandatory and in four permissive; in over half of these States, the administrative agency appoints the councils; in less than half, the governor; and in three, the governor on the recommendation of the State agency. In several States, such as New York, Connecticut, Massachusetts, Illinois, Wisconsin, and Utah, the councils have met frequently and played an important role, but in some others



they are inactive. State advisory councils on employment security should be encouraged to assume an active role in the program.

### **Promoting Improved Administration**

Efficient and equitable administration is of the utmost importance in unemployment insurance, since a large number of administrative decisions must be made continually and rapidly to determine if a person is eligible for benefits. The need for high quality in administration is most apparent in those aspects of the program which involve the determination of current eligibility for benefits and direct contact with claimants. In these aspects of the program, efficient procedures for claims taking, interviewing, and reconsidering claims and appeals are essential to adequate fact finding and correct determination of rights to benefits, a determination that assures both full and prompt payment of benefits to claimants entitled to them and denial of benefits to those who are not eligible.

The Council recognizes that responsibility for the fair and efficient administration of the unemployment insurance programs is primarily the responsibility of each State. The quality of administration will necessarily depend in large part on the caliber of the personnel selected to do the State job. There can be no substitute for a career service with high standards of job performance and careful training for the complicated task of administering unemployment insurance. The Federal Government, however, has an important role in administration in enforcing minimum standards and in providing administrative funds.

There is considerable evidence to indicate that the funds supplied for administration in the past have not been sufficient to support the most efficient kind of administration. The Council believes further that the present arrangements for financing the administration of unemployment insurance are unduly rigid and do not give the State agencies sufficient opportunity to experiment in improving administration. The Council therefore recommends changes in the methods of financing administration

which will provide additional funds for State administration of unemployment insurance. These funds would enable some States to pioneer in administration and do more than the minimum which the Federal Government is willing to approve as necessary for all States. The purpose can be accomplished by providing that some funds which could be used for administration be automatically assigned to the States. Because of great variation in work loads depending on the level of unemployment, a large contingency fund should be authorized in addition to the regular appropriations to the States and the Social Security Administration.

Although the Federal law provides specific authority for requiring "such methods of administration as are reasonably calculated to insure the full payment of compensation when due," equally specific authority is not given to require methods that will prevent improper payments. The Council has proposed that this situation be corrected.

The Federal Government has a particular responsibility for the protection of employees who move from State to State. In both war and peace, it is important that people should be free to move and that those who move should not be discriminated against either in regard to their benefit rights or their right to prompt payment. The Council proposes the establishment of Federal provisions to assure the coordination of the individual State laws in such cases.

### **Disqualifications**

The Council believes that the Federal interest requires the establishment of a standard on disqualification provisions. In 22 States employees who are disqualified not only are denied benefits for unemployment immediately resulting from the voluntary quit, refusal of suitable work, or discharge for misconduct, but also lose accumulated benefit rights which would otherwise be available to them if they are subsequently employed and suffer a second spell of unemployment. The Council can see no justification for these punitive provisions in a social insurance program and recommends that they be prohibited. Fed-

eral action is apparently needed to correct this situation, since the number of States with such provisions has been increasing. In 1937, seven States reduced or canceled benefit rights for causes other than fraud or misrepresentation; in 1940, 12; and in 1948, 22.

The Council also believes that the postponement of benefits as the result of a disqualification should be for a limited period only and recommends a period of 6 weeks as the maximum. This is probably the longest period during which it is reasonable to presume that the original disqualifying act continues to be the main cause of unemployment. The Federal standard should also prohibit interpretations of "misconduct" which tend toward making inability to do the work a basis for a finding of misconduct.

### **Study of Supplementary Plans**

The State-Federal system of unemployment insurance should pay benefits of sufficient duration to permit most covered workers in normal times to find suitable employment before their benefit rights are exhausted. Furthermore, the Council has recommended that the State-Federal public assistance program be strengthened to meet more adequately the needs of unemployed workers ineligible for insurance benefits or with inadequate insurance rights.<sup>1</sup>

These dual provisions for the unemployed through the State-Federal programs would suffice, the Council believes, unless the country is again plunged into a period of severe economic distress. In that event, additional Federal action would clearly be needed for the relief of the unemployed. A depression has an uneven impact upon different cities and regions, and many States and localities are not capable of meeting the greatly increased expenditures necessitated by mass unemployment. In such a period only the Federal Government has sufficient credit and sufficiently broad eventual tax resources to meet the full need.

<sup>1</sup> Recommendation 2 in the public assistance report provides for Federal grants for "general assistance." *Public Assistance, A Report to the Senate Committee on Finance* (S. Doc. 204, 80th Cong., 2d sess.).

The Council has not been able to make a thorough study of the alternative lines of action open to the Federal Government for providing income maintenance for the unemployed in such a situation and has therefore made no specific recommendations on this point. We recommend, however, that the Congress should direct the Federal Security Agency to study in consultation with other interested agencies various methods for providing income security for workers who do not have private or public employment and to make specific proposals for putting the best methods into effect.

## PRESIDENT'S MESSAGES

(Continued from page 11)

"The total of budget expenditures for social welfare, health, and security also is expected to rise in the fiscal year 1950, to nearly \$2,358 million, exclusive of expenditures from trust accounts. The increase over the fiscal year 1949 is \$394 million, of which \$147 million is in transfers to the railroad retirement trust account and \$86 million is for increased grants to the States for public assistance under present Federal law. Most of the remainder of the increase is divided between present programs for the promotion of public health and proposed new legislation for medical care insurance and public assistance.

"Excluding trust account transactions, new appropriations requested for social welfare, health, and security for the fiscal year 1950 are estimated at \$2,271 million. In addition, \$92 million of new contract authority will be needed, making a total of \$2,363 million of new obligational authority for these programs. This does not include \$40 million of appropriations necessary to liquidate contract authority made available in prior years, mainly for hospital construction grants. Of the new appropriations in budget accounts, \$84 million is for proposed legislation. All the rest is for programs under present laws.

"Public assistance to the aged and other special groups.—The public assistance programs of the Federal Government are all carried on in cooperation with the States, and the expend-

## Temporary Disability Insurance

The Council has also been unable to devote the time necessary for making policy decisions in the field of temporary disability. We have included in this report, however, a section which discusses the need for protection against wage loss due to illness and the methods that have been suggested by various groups to provide this protection.

## Importance of a Broad Informational Program

No social security program can be effective unless those who are entitled

to participate know their rights and obligations. A program of public information is particularly important in unemployment insurance. In this program, with its necessarily somewhat complicated provisions, it is of great importance that all claimants and workers understand the principles of the program and the specific provisions of law. We believe that much remains to be done to develop an informed public through informational programs. The addition of an employee contribution and the greater use of advisory councils will also contribute to this end.

itures are almost entirely in the form of grants to State governments.

"By far the largest amounts are for assistance to the aged, the blind, and dependent children, for which Federal Government expenditures under present laws are estimated at \$1,064 million in the fiscal year 1950. Each State determines its own scale of benefits to individuals in these public assistance categories, and the Federal Government reimburses the States for from 50 to 75 percent of the payments in each case, up to maximum individual benefit rates specified in the Federal law. The level of these matching payments was raised by action of the last Congress.

"Because of this grant arrangement, the amount of Federal expenditure for public assistance in any one year is not directly subject to Federal budgetary control, but is determined by the action of the several States in fixing benefit rates and approving individual claims for assistance. The total amount of Federal expenditures has steadily increased as the rising cost of living has compelled the States to give more assistance and the number of needy aged persons in our population has continued to rise. This increase in public assistance expenditures would be slower, and should ultimately be reversed, if other contributory insurance are made adequate to carry most of the load.

"The Budget includes \$65 million as the tentative estimate of first-year expenditure under proposed legislation to improve the present public assistance system and to help cover State relief payments to persons not now eli-

gible for assistance from Federal grants . . .

"Placement services and unemployment compensation administration.—Public employment services and administration of unemployment insurance will require approximately \$150 million or about 80 percent of all expenditures for labor programs. Except for \$11 million for the railroad unemployment insurance program, these funds are expended principally through grants to States.

"Provision has been made, in the reserve for contingencies, for any added cost which may arise because of future statutory increases in State salary rates or because of unexpected increases in State workload.

"Trust accounts.—Total unemployment benefit payments are rising above the 1948 level, in large part because of increased labor turn-over, the return of prewar seasonal patterns and because many insured workers have exhausted their claims to veterans' unemployment allowances from the Federal Government and collect State benefits when unemployed. Growth of the labor force and liberalization of State laws are also factors. Receipts are below the 1948 level because of changes in the law relating to railroad unemployment.

"My proposal to strengthen the unemployment compensation system contemplates that coverage will be extended to workers in small establishments, Federal employees, and other workers not now insured. It contemplates that in some States the level of benefits will be raised and their duration extended."



# Notes and Brief Reports

## State and Local Expenditures for Assistance in Relation to Income Payments

In 1947, income payments to individuals reached an all-time peak of almost \$190 billion, yet public assistance expenditures continued to grow in spite of this unprecedented prosperity. Expenditures from State and local funds for old-age assistance, aid to dependent children, and aid to the blind also rose to a peak of \$720 million.<sup>1</sup> With general assistance payments included, such expenditures amounted to approximately \$903 million.

A combination of several factors gave rise to this seemingly anomalous situation. In the first place, most welfare agencies continued to adjust assistance payments upward in 1947 in an attempt to keep pace with the steady postwar rise in the cost of living, particularly in the cost of food and clothing. Moreover, many persons with formerly adequate resources found themselves needing assistance as a result of the general rise in prices. Most States, also, were in a relatively strong fiscal position during 1947. This factor, in conjunction with the liberalized Federal public assistance matching provisions, which became effective in October 1946, permitted broader recognition of need that may have existed for some time, particularly in the low-income States. In addition, the changed composition of the population in recent years—the increase in the proportion of aged persons and of children in the total population—brought a rise in the need for assistance.

As a result of these various factors, all but three States (Maine, South Dakota, and Washington) spent more from State and local funds for assistance in 1947 than in the preceding year. However, in only 23 States did these amounts comprise a larger proportion of income payments than in 1946. In four States there was no

change in the ratio of assistance expenditures to income payments, while in the remaining 17 States the funds used for the support of the assistance programs represented a smaller proportion of income payments in 1947 than in the preceding year.

Assistance expenditures from State and local funds increased nationally 18.8 percent from 1946 to 1947. The

percentage changes for the individual States varied widely from this national average, ranging from a decrease of about 5 percent in South Dakota to an increase of almost two-thirds in Colorado. Twenty-one States raised their assistance expenditures more than 20 percent; 10 other States, between 10 and 20 percent. In general, the low-income States increased their assistance expenditures to a greater extent than did the Nation as a whole.

Table 1.—Percentage change in income payments and in State and local expenditures for public assistance payments from 1946 to 1947 and State and local expenditures for assistance as a percent of income payments, 1946 and 1947, by State<sup>1</sup>

State	Percentage change, 1946 to 1947		State and local expenditures for assistance		
	Income payments	State and local expenditures for assistance	Percent of income payments		
			1946	1947	Percentage change, 1946 to 1947
Total.....	+10.8	+18.8	0.44	0.48	+9
Alabama.....	+13.5	+26.7	.28	.31	+11
Arizona.....	+14.3	+5.1	.69	.63	-9
Arkansas.....	+1.8	+24.1	.33	.40	+21
California.....	+6.3	+29.9	.82	.63	-21
Colorado.....	+21.2	+64.6	1.20	1.63	+36
Connecticut.....	+14.2	+11.3	.26	.26	-4
Delaware.....	+10.1	+26.6	.13	.15	+15
District of Columbia.....	+3.2	+7.8	.10	.10	0
Florida.....	+4.4	+30.4	.48	.60	+25
Georgia.....	+9.8	+18.9	.27	.29	+7
Idaho.....	+13.8	+6.0	.64	.59	-8
Illinois.....	+12.7	+9.8	.43	.44	+2
Indiana.....	+12.2	+8.5	.26	.26	0
Iowa.....	+5	+24.9	.42	.62	+24
Kansas.....	+26.0	+27.3	.62	.63	+2
Kentucky.....	+8.8	+21.0	.24	.26	+8
Louisiana.....	+11.5	+7.3	.81	.49	-44
Maine.....	+9.0	-.9	.55	.55	0
Maryland.....	+7.6	+9.5	.23	.23	0
Massachusetts.....	+6.2	+19.8	.66	.75	+14
Michigan.....	+16.1	+17.2	.52	.53	+2
Minnesota.....	+10.5	+28.2	.52	.60	+15
Mississippi.....	+15.0	+1.9	.30	.26	-13
Missouri.....	+6.8	+8.6	.62	.63	+2
Montana.....	+19.9	+14.9	.48	.46	-4
Nebraska.....	+7.5	+2.4	.52	.50	-4
Nevada.....	+7.1	+21.5	.25	.28	+12
New Hampshire.....	+11.9	+20.5	.43	.46	+7
New Jersey.....	+8.2	+23.6	.16	.18	+13
New Mexico.....	+17.1	+27.3	.56	.61	+9
New York.....	+10.1	+30.8	.41	.49	+20
North Carolina.....	+8.8	+24.1	.15	.17	+13
North Dakota.....	+43.2	+7.2	.49	.37	-24
Ohio.....	+12.3	+21.1	.38	.40	+5
Oklahoma.....	+12.0	+5.6	1.41	1.33	-6
Oregon.....	+10.4	+3.6	.60	.56	-7
Pennsylvania.....	+13.5	+10.0	.44	.42	-5
Rhode Island.....	+11.5	+28.8	.41	.45	+17
South Carolina.....	+7.8	+15.0	.27	.29	+7
South Dakota.....	+17.3	-4.8	.42	.34	-19
Tennessee.....	+10.6	+39.8	.24	.30	+25
Texas.....	+15.8	+19.6	.43	.44	+2
Utah.....	+11.1	+1.5	.90	.83	-8
Vermont.....	+12.5	+16.3	.31	.32	+3
Virginia.....	+7.0	+20.8	.10	.11	+10
Washington.....	+5.3	-2.9	1.20	1.10	-8
West Virginia.....	+17.4	+25.8	.24	.25	+4
Wisconsin.....	+13.7	+10.9	.39	.39	0
Wyoming.....	+16.4	+8.4	.47	.44	-6

<sup>1</sup> Represents expenditures for the fiscal year 1947-48 in the 48 States and the District of Columbia. See footnote 1, table 1.

<sup>1</sup> Expenditures for public assistance from State and local funds exclude amounts spent for administration and are for fiscal years 1946-47 and 1947-48; these expenditures are related respectively to income payments for calendar years 1946 and 1947.

For all States combined, income payments to individuals increased 10.8 percent from 1946 to 1947. Here again the individual States varied widely from the national average, the range being from one-half of 1 percent in Iowa to 43 percent in North Dakota. In only three States did the increase exceed 20 percent; it was between 10 and 20 percent in 28 States.

Inasmuch as the percentage increase in assistance expenditures exceeded that for income payments for all States combined, the ratio of expenditures to income payments rose from 0.44 percent in 1946 to 0.48 percent in 1947. This small percentage change, however, represented an increase in assistance expenditures from State and local funds of \$143 million. The individual States varied widely from the national average of 0.48 percent; the range was from 0.10 percent in the District of Columbia to 1.63 percent in Colorado.

Similarly, per capita assistance expenditures from State and local funds showed a wide variation from the national average of \$6.28, ranging from \$1.14 in Virginia to \$24.21 in Colorado. This wide range reflected State differences both in fiscal capacity, as measured by per capita income, and in fiscal effort, as measured by the ratio of assistance expenditures to income payments. Variations in per capita assistance payments among the States making equal efforts were sizable. For example, Connecticut and Mississippi, with approximately equal fiscal effort, spent \$4.21 and \$1.73 per capita, respectively, for assistance.

In general, the fiscal effort to finance assistance is high among the Mountain and Pacific Coast States and low among the Southern, low-income States. Although the fiscal effort of many of the high-income States is substantially below the national average, monthly payments per recipient of assistance in most of these States are above the national average because of their relatively favorable fiscal capacity as compared with the need for assistance.

In contrast, in the low-income States, where the incidence of poverty is greatest, the general tendency is to spread the limited assistance funds among proportionately greater numbers of needy persons. As a result,

monthly payments per recipient are among the lowest in the Nation and well below the national average. Most of the low-income States could increase their assistance expenditures considerably if they were to exert the same effort as all States combined. To approximate the national average expenditure per inhabitant, however, they would find it necessary, because of relatively low fiscal capacity, to exert an inordinate effort. If Mississippi, for example, were to equal the national average in the proportion of income payments that it spends for

the assistance programs, the State's per capita assistance expenditures would be \$3.16 or approximately half the national average of \$6.28. Yet even if Mississippi did exert fiscal effort comparable to the national average, its payments to needy persons would continue to remain below the national average because of the proportionately larger numbers of people in need in Mississippi than in the Nation as a whole.

No clear-cut pattern emerges with respect to the allocation of available funds among the old-age assistance,

Table 2.—Per capita income payments, 1947, and per capita State and local assistance expenditures, fiscal year 1947-48, by State and program

State	Per capita income payments, <sup>1</sup> 1947	Per capita assistance expenditures, 1947-48						
		Amount					Percent of total amount	
		Total	Old-age assistance	Aid to dependent children	Aid to the blind	General assistance	Special types of assistance	General assistance
Total.....	\$1,323	\$6.28	\$3.46	\$1.39	\$0.16	\$1.27	79.8	20.2
Nevada.....	1,842	5.14	4.33	.14	.10	.57	88.9	11.1
New York.....	1,781	8.89	2.48	2.78	.09	3.54	60.2	39.8
North Dakota.....	1,678	6.18	3.69	1.88	.06	.55	91.1	8.9
Connecticut.....	1,671	4.21	2.14	1.11	.02	.94	77.7	22.3
Delaware.....	1,646	2.46	.52	.57	.06	1.31	48.7	51.3
California.....	1,643	10.42	7.09	1.34	.40	1.59	84.7	15.3
Montana.....	1,641	7.52	4.53	1.90	.19	.90	88.0	12.0
District of Columbia.....	1,624	2.18	.60	.80	.06	.72	67.0	33.0
Illinois.....	1,624	7.08	3.44	1.78	.14	1.72	75.7	24.3
New Jersey.....	1,542	2.65	1.22	.62	.03	.78	70.6	29.4
Rhode Island.....	1,521	7.27	2.95	2.25	.05	2.02	72.2	27.8
Colorado.....	1,482	24.21	20.08	2.18	.11	1.84	92.4	7.6
Wyoming.....	1,472	6.39	4.37	1.02	.12	.88	86.2	13.8
Maryland.....	1,465	3.16	.92	1.31	.04	.89	71.8	28.2
Massachusetts.....	1,449	10.80	6.97	1.91	.09	1.83	83.1	16.9
Ohio.....	1,441	5.84	3.64	.61	.09	1.50	74.3	25.7
Michigan.....	1,424	7.52	3.01	2.17	.05	2.29	69.5	30.5
Washington.....	1,395	15.38	9.82	2.86	.14	2.56	83.4	16.6
Pennsylvania.....	1,372	5.82	1.56	2.18	.06	1.42	75.6	24.4
South Dakota.....	1,348	4.62	3.43	.74	.05	.40	91.3	8.7
Wisconsin.....	1,337	5.15	2.79	1.55	.08	.73	85.8	14.2
Kansas.....	1,315	6.96	4.11	1.42	.12	1.31	81.2	18.8
Idaho.....	1,290	7.67	4.86	2.19	.12	.50	93.5	6.5
Indiana.....	1,287	3.29	2.13	.59	.09	.48	85.4	14.6
Oregon.....	1,253	7.05	3.57	1.27	.08	2.13	69.8	30.2
Nebraska.....	1,238	6.14	4.14	1.46	.10	1.44	92.8	7.2
Utah.....	1,208	9.97	4.67	3.50	.07	1.73	82.6	17.4
Missouri.....	1,197	7.54	5.30	1.01	.27	.96	87.3	12.7
Minnesota.....	1,195	7.13	4.83	1.10	.11	1.09	84.7	15.3
Vermont.....	1,183	3.79	2.70	.47	.10	.52	86.3	13.7
New Hampshire.....	1,148	5.30	2.76	1.41	.13	1.00	81.1	18.9
Iowa.....	1,144	5.91	4.44	.85	.13	.49	91.7	8.3
Maine.....	1,128	5.62	2.64	1.36	.13	1.49	73.5	26.5
Texas.....	1,128	4.96	4.28	.42	.13	.13	97.4	2.6
Arizona.....	1,120	7.05	4.65	.90	.38	1.12	84.1	15.9
Florida.....	1,104	6.62	4.69	1.35	.24	.34	94.9	5.1
Virginia.....	1,064	1.14	.43	.36	.04	.31	72.8	27.2
New Mexico.....	1,053	6.46	3.01	2.40	.16	.89	86.2	13.8
West Virginia.....	1,031	2.59	1.06	1.09	.05	.39	84.9	15.1
Oklahoma.....	930	12.33	9.40	2.30	.25	.38	96.9	3.1
Tennessee.....	916	2.78	1.56	1.06	.09	.07	97.5	2.5
Louisiana.....	892	4.35	2.16	1.13	.08	.98	77.5	22.5
North Carolina.....	890	1.51	.89	.37	.11	.14	90.7	9.3
Georgia.....	885	2.55	1.92	.38	.07	.18	92.9	7.1
Kentucky.....	850	2.24	1.34	.70	.05	.15	93.3	6.7
Alabama.....	837	2.64	1.75	.47	.04	.38	85.6	14.4
South Carolina.....	778	2.25	1.46	.34	.07	.38	83.1	16.9
Arkansas.....	710	2.81	1.83	.70	.08	.20	92.9	7.1
Mississippi.....	659	1.73	1.30	.29	.11	.03	98.3	1.7

<sup>1</sup> Data from the Department of Commerce, *Survey of Current Business*, August 1948, p. 19.



aid to the blind, and aid to dependent children programs. When general assistance is added, however, it is clear that low-income States allocated proportionately much less to that program than did most of the States. In the aggregate, general assistance expenditures represented 20 percent of total assistance expenditures. Mississippi and Tennessee, however, allotted 2 percent of total assistance funds to the general assistance program; Arkansas, Georgia, Kentucky, about 7 percent; and North Carolina, 9 percent. While the national average per capita expenditure for general assistance was \$1.27, Mississippi spent 3 cents, Tennessee 7 cents, and Arkansas, Georgia, Kentucky, and North Carolina from 14 to 20 cents. Although this pattern of assistance expenditures in the low-income States is undoubtedly the result of many factors, it may be attributed in large measure to the absence of Federal participation in financing the general assistance program.

## Estimates of Aged Population, by State, 1940-48

The Social Security Administration has recently prepared estimates of the number of persons 65 years of age and over, by State, for the years 1940-48. The Bureau of the Census regularly prepares and releases current estimates of the total population by State, but it does not currently make estimates of the aged population.

The present estimates, shown in the accompanying table, were derived from published and unpublished materials furnished by the Bureau of the Census and the National Office of Vital Statistics and have had the benefit of critical review by the Bureau of the Census. The method used is briefly as follows: Census estimates of total aged population in the country as a whole on July 1 of each of the 9 years, by 5-year age-sex-race classes, were divided by the number of deaths during the year reported to the National Office of Vital Statistics for persons in these classes to obtain an average number of persons in each class per death reported. The averages were then multiplied by

Estimated population 65 years of age and over as of July 1 of each year 1940-48, by State<sup>1</sup>

State	1940	1941	1942	1943	1944	1945	1946	1947	1948
Continental United States.....	9,020,916	9,222,257	9,455,038	9,660,241	9,858,136	10,114,008	10,372,005	10,650,000	10,940,000
Ala.....	132,960	134,694	136,336	138,567	140,148	142,552	144,991	147,681	150,524
Ariz.....	23,822	25,290	26,837	28,282	29,697	31,281	32,570	34,527	36,225
Ark.....	105,839	106,957	108,443	109,517	110,518	112,173	113,836	115,696	117,678
Calif.....	558,755	585,597	614,369	640,801	666,713	696,525	726,439	757,808	790,239
Colo.....	86,932	88,282	89,937	91,254	92,501	94,289	96,100	98,076	100,163
Conn.....	129,277	132,773	136,743	140,194	143,544	147,742	151,979	156,515	161,236
Del.....	20,476	20,888	21,371	21,776	22,163	22,685	23,210	23,781	24,378
D. C.....	40,856	42,333	43,767	45,136	46,474	48,088	49,718	51,451	53,251
Fla.....	130,615	130,615	131,062	138,483	145,755	153,808	161,985	170,425	179,083
Ga.....	155,110	156,505	158,410	159,757	160,970	163,144	165,318	167,820	170,470
Idaho.....	31,800	32,386	32,965	33,480	33,939	34,506	35,262	35,992	36,758
Ill.....	569,977	584,086	600,129	613,957	627,404	644,515	661,787	680,349	699,646
Ind.....	288,780	292,091	296,400	299,636	302,632	307,412	312,236	317,665	323,389
Iowa.....	228,713	231,826	235,728	238,733	241,579	245,802	250,100	254,815	259,838
Kans.....	157,308	159,579	162,341	164,504	166,519	169,539	172,554	175,896	179,411
Ky.....	188,963	191,052	193,797	195,817	197,716	200,755	203,942	207,296	210,961
La.....	116,279	118,914	121,956	124,532	127,028	130,273	133,547	137,063	140,746
Maine.....	80,586	80,740	81,165	81,279	81,330	81,899	82,454	83,155	83,933
Md.....	122,958	125,413	128,310	130,729	133,063	136,191	139,344	142,771	146,367
Mass.....	370,969	376,985	384,250	390,136	395,720	403,651	411,629	420,427	429,653
Mich.....	332,110	342,186	353,430	363,358	373,007	384,861	396,812	409,541	422,716
Minn.....	213,603	217,389	221,829	225,425	228,840	233,612	238,409	243,334	248,135
Miss.....	111,524	112,508	114,065	115,103	116,050	117,690	119,344	121,215	123,206
Mo.....	326,354	332,704	340,284	346,556	352,519	360,579	368,691	377,480	386,710
Mont.....	36,395	37,484	38,699	39,769	40,805	42,083	43,373	44,741	46,167
Nebr.....	106,017	107,686	109,711	111,328	112,869	115,653	117,259	119,687	122,234
Nev.....	6,793	7,148	7,527	7,880	8,228	8,624	9,020	9,447	9,882
N. H.....	48,892	49,399	50,076	50,564	51,019	51,778	52,539	53,395	54,307
N. J.....	279,874	287,709	296,550	304,324	311,875	321,305	330,819	341,010	351,608
N. Mex.....	23,293	23,613	24,016	24,328	24,639	25,058	25,500	25,989	26,305
N. Y.....	927,060	954,120	984,541	1,011,328	1,037,447	1,069,719	1,102,362	1,137,260	1,173,534
N. C.....	154,086	157,884	162,230	165,966	169,567	174,163	178,789	183,750	188,933
N. Dak.....	39,570	40,287	41,073	41,739	42,369	43,232	44,133	45,104	46,114
Ohio.....	541,362	552,196	564,941	575,646	585,877	599,573	613,392	628,315	644,002
Okl.....	144,968	147,177	149,875	152,016	154,035	156,965	159,906	163,132	166,535
Oreg.....	93,277	95,548	98,133	100,358	102,514	105,258	108,020	110,995	114,063
Pa.....	679,937	694,081	710,624	724,576	737,895	755,805	773,827	793,304	813,718
R. I.....	54,576	55,639	56,891	57,937	58,945	60,300	61,668	63,160	64,718
S. C.....	78,903	79,768	80,906	81,742	82,516	83,774	85,042	86,472	87,989
S. Dak.....	44,508	45,279	46,198	46,946	47,658	48,643	49,642	50,725	51,862
Tenn.....	170,414	174,054	178,296	181,969	185,297	189,808	194,349	199,248	204,381
Texas.....	345,987	354,636	364,455	372,918	381,057	391,405	401,796	412,964	424,612
Utah.....	30,369	31,287	32,311	33,213	34,088	35,158	36,236	37,383	38,574
Vt.....	34,568	34,787	35,124	35,330	35,513	35,904	36,296	36,728	37,258
Va.....	132,869	136,228	140,191	143,518	146,727	150,906	155,143	159,716	164,497
Wash.....	145,191	149,498	154,306	158,533	162,634	167,692	172,785	178,209	183,508
W. Va.....	101,271	103,254	105,598	107,546	109,408	111,912	114,446	117,178	120,048
Wis.....	243,307	248,576	254,708	259,876	264,835	271,341	277,885	284,972	292,364
Wyo.....	12,633	13,071	13,552	13,981	14,398	14,899	15,403	15,935	16,492

<sup>1</sup> Figures are shown to the last digit as computed for convenience in summation, not because they are accurate to the last place. Totals for 1940-46 estimated by Bureau of the Census (*Estimated Popula-*

*tion of the United States, by Age, Color, and Sex: 1940 to 1946* (Population—Special Reports, Series P-47, No. 3); State data for all years and totals for 1947-48 estimated by Social Security Administration.

State deaths in these classes. The result represented the preliminary estimate of aged persons in the State on July 1. The final estimate reflected adjustments for: (1) chance fluctuations from year to year in the State's death rate; (2) any constant difference between the State death rate and the national death rate; (3) biases in the reporting of age in the 1940 census; and (4) any difference between the sum of the State estimates and the national total estimated by the Bureau of the Census.

The basic premise behind the estimates is that any change in the number of aged persons in a State tends to be reflected in the number of

deaths of aged persons. If, for example, the number of aged persons in a given State is raised substantially by additions of individuals reaching age 65 and by immigration, the number of deaths of aged persons reported in that State will probably increase also. Thus, the use of mortality statistics for estimating population groups takes into account the factor of migration, as well as the effect of natural increase. Migration trends among aged persons, however, were assumed to be fairly smooth and not greatly distorted by the sharp fluctuation in wartime employment opportunities that occurred in some areas.

The use of mortality data to meas-

ure the size of age groups is undoubtedly most reliable when applied to estimates of aged populations. Aged persons are subject to higher mortality rates than younger people; in estimating the number of persons in the population, therefore, deaths provide a larger "sample" of aged than of younger persons. As a result, a chance variation of a few deaths among persons 65 years and over makes less difference in a population estimate than a like variation in the deaths of younger persons.

Care has been taken to make the estimates of aged population as accurate as possible. It is characteristic of these figures, however, as of most population estimates, that the smaller numbers and the extrapolated numbers are relatively less reliable than other figures. Thus, for any given year, the estimates for States with small numbers of aged persons tend to be less reliable than those for States with large aged populations. The estimates for 1947 and 1948, which represent extrapolations for years for which mortality data were not available, are less reliable than the estimates for 1940 through 1946.

## Aged Beneficiaries of Old-Age and Survivors Insurance and the Aged Population

Twenty or more aged persons in every 100 living in Rhode Island and Connecticut in June 1948 were receiving benefits under old-age and survivors insurance. At the other extreme, fewer than 5 per 100 aged persons were on the benefit rolls in Mississippi, North Dakota, and South Dakota. This wide range in the beneficiary rate largely reflects State differences in the proportion of employment covered under the program.

Table 7 on page 30 presents State data on the number of aged beneficiaries whose benefits were in current-payment status on June 30, 1947, and June 30, 1948, as well as on the relative number of such beneficiaries in the total aged population.

The aged insurance beneficiary rates, as well as the old-age assistance recipient rates that appeared in the

October 1948 BULLETIN, are based on the estimates of aged population made by the Social Security Administration and described above.

## Workers With Permanently Insured Status on January 1, 1949

An estimated 13.2 million workers had permanently insured status<sup>1</sup> under old-age and survivors insurance on January 1, 1949, an increase of 1.9 million over the estimated 11.3 million permanently insured workers on January 1, 1948. These workers can, regardless of their future employment, qualify for primary benefits either when or after they reach age 65; in the event of their death, their survivors can qualify for monthly benefits or lump-sum death payments.

A distribution of this estimated total of 13.2 million workers according to the quarter-of-coverage requirement for permanently insured status—that is, the quarters of coverage necessary to be fully insured at age 65—is shown below:

Quarters of coverage required for permanently insured status	Year of attainment of age 65	Workers permanently insured on Jan. 1, 1949 (in millions)
Total		13.2
40.....	After 1956 (program in operation at least 20 years).	9.2
6-39.....	Before 1957 (program in operation less than 20 years).	4.0
6-23.....	Before 1949.....	2.0
24-39.....	After 1948 but before 1957.....	2.0

The number of permanently insured persons on January 1, 1949, classified by sex, age, and quarter-of-coverage requirement, was as follows:

Age at birthday in 1948	Quarters of coverage required for permanently insured status	Workers permanently insured on Jan. 1, 1949 (in millions)		
		Total	Male	Female
Total	6-40	13.2	10.8	2.4
Under 57.....	40	9.2	7.4	1.8
57-64.....	24-39	2.0	1.7	0.3
65 and over.....	6-23	2.0	1.7	0.3

<sup>1</sup> About 1,048,000 of these workers were in current-payment status at the end of 1948.

<sup>2</sup> The estimates are based on data through the calendar year 1946, derived from the 1-percent continuous work-history sample.

At the beginning of 1949, slightly more than 1 out of every 3 fully insured workers was permanently insured. The effect of the more liberal requirement for permanently insured status at the older ages is illustrated in a comparison, by age, of the number of fully insured and permanently insured workers:

Age at birthday in 1948	Workers fully insured <sup>1</sup> as of January 1, 1949 (number in millions)		
	Total	Workers permanently insured	Percent of fully insured
Total	38.2	13.2	35
Under 57.....	33.7	9.2	27
57-64.....	2.5	2.0	80
65 and over.....	2.0	2.0	100

<sup>1</sup> Not adjusted to reflect changes in insured status for (1) workers with combined earnings under coordinated survivor provisions of the old-age and survivors insurance and railroad retirement programs; and (2) veterans deemed to be fully insured only as a result of section 210 of title II of the Social Security Act, as amended in 1946.

As the program matures, the permanently insured group will constitute a growing proportion of the entire fully insured population. The progressive yearly growth of this group is indicated in the following tabulation:

Year	Workers fully insured at beginning of year (number in millions)				
	Workers permanently insured				Percent of fully insured
	Total	Total	With less than 40 quarters of coverage	With 40 quarters of coverage	
1940.....	22.9	0.6	0.6	.....	2.6
1941.....	24.2	1.1	1.1	.....	4.5
1942.....	25.8	1.4	1.4	.....	5.4
1943.....	28.1	1.8	1.8	.....	6.4
1944.....	29.9	2.3	2.3	.....	7.7
1945.....	31.9	2.8	2.8	.....	8.8
1946.....	33.4	3.4	3.4	.....	10.2
1947.....	35.2	4.7	3.9	4.8	24.7
1948.....	36.8	11.3	3.9	7.4	30.7
1949.....	38.2	13.2	4.0	9.2	34.8

The sharp increase of more than 5 million in the number of permanently insured workers from the beginning of 1946 to 1947 is due to the fact that workers who will attain age 65 after 1956 could first acquire permanently insured status in the fourth quarter of 1946. In other words, they



could then for the first time complete the 40 quarters of coverage needed for permanently insured status.

The number of older workers needing less than 40 quarters of coverage to be permanently insured showed a steady increase up to January 1, 1947; since then the size of this group has remained almost stationary. This progressive growth and subsequent leveling off result from the relationship between the number of quarters

of coverage required to obtain permanently insured status for those persons in each year-of-birth group and the actual number of calendar quarters which have elapsed since 1936. At the beginning of 1941, for example, only those workers who were born before the middle of 1880 could possibly have acquired permanently insured status, since 6 to 16 quarters of coverage were needed to meet this requirement and only 16 calendar quar-

ters had elapsed since the beginning of the program. One year later the workers needed 6 to 20 quarters of coverage for permanently insured status—those born before the middle of 1882—could have acquired this status. Thus, with each advancing calendar year, up to the fourth quarter of 1946, it was possible for persons in two new year-of-birth groups to be added to the permanently insured population.

## Recent Publications in the Field of Social Security\*

### Social Security Administration

DUNHAM, ETHEL C. *Premature Infants: A Manual for Physicians.* Washington: U. S. Govt. Print. Off., 1948. 401 pp. (Children's Bureau Publication 325, 1948.) \$1.25.

Brings together for the first time the available information in the literature on premature infants. For a detailed description of this publication, see the back cover of this issue.

RASOR, EUGENE A. *Long-Range Cost Estimates For Old-Age and Survivors Insurance Under Universal Coverage and Present Benefit Provisions.* Washington: Office of the Actuary, August 1948. 34 pp. (Actuarial Study No. 27.) Limited free distribution; apply to the Social Security Administration, Washington 25, D. C.

WOLFF, GEORGE. *Childhood Mortality From Rheumatic Fever and Heart Diseases.* Washington: U. S. Govt. Print. Off., 1948. 63 pp. (Children's Bureau Publication 322, 1948.) 25 cents.

"A statistical-epidemiological investigation into differential mortality by age, race, and sex in the United States, its geographic divisions, and individual States." For a detailed description of this publication, see the back cover of this issue.

\*Prepared in the Library, Federal Security Agency. The inclusion of prices of publications in this list is intended as a service to the reader, but orders must be directed to publishers or booksellers and not to the Social Security Administration or the Federal Security Agency. Federal publications for which prices are listed should be ordered from the Superintendent of Documents, U. S. Government Printing Office, Washington 25, D. C.

### General

BINNS, K. J. *Federal Financial Relations in Canada and Australia; Report Prepared for the Government of Tasmania.* Tasmania: Govt. Printer, 1948. 74 pp.

Relates the Canadian experience in Dominion-Provincial financial relations to Australian conditions and problems.

COUNCIL OF PROFIT SHARING INDUSTRIES. *Profit Sharing Manual, Containing a Digest and Analysis of Eighty-Four Representative Profit Sharing Plans.* Columbus, Ohio: The Council, 1948. 647 pp. \$7.50. Discusses the philosophy, economics, and operation of profit-sharing plans.

FEDERAL SECURITY AGENCY LIBRARY. *Federal Grants-In-Aid In Health, Education, and Social Security; Selected References, 1938-1948.* Washington: The Library, Dec. 1948. 19 pp. Processed. Limited free distribution; apply to the Library, Federal Security Agency, Washington 25, D. C.

GORDON, ALBAN GODWIN. *A Guide to the National Insurance Act, 1946.* London: The Labor Party. 36 pp. 6d.

Describes the sickness, unemployment, retirement, survivor, and maternity benefits under the act.

GREAT BRITAIN. CONSERVATIVE PARTY. *What Social Security Means to You.* London: Conservative Central Office, June 1948. 72 pp. 1s.

Describes in detail the National Insurance Act and related legislation.

GREAT BRITAIN. LABOR PARTY. *A Guide to the National Insurance (Industrial Injuries) Act, 1946.*

London: The Labor Party. 20 pp. 6d.

Summarizes the provisions of the act.

HOUGHTON, DOUGLAS. *The Family Circle: The Story of Britain's New Age of Social Security.* London: The Labor Party. 30 pp. 6d.

JÄNICKE, WOLFGANG. "Refugees: Bavaria, 1947." *Annals of the American Academy of Political and Social Science*, Philadelphia, Vol. 260, Nov. 1948, pp. 108-114. \$2.

Shows how refugees are assimilated into the Bavarian community and economy.

"Lei Orgânica da Previdência Social; Projeto No. 996, de 1947." *Trabalho e Seguro Social*, Rio de Janeiro, Vol. 17, Jan.-Mar. 1948, pp. 174-225.

Text of bill and explanatory material on Brazilian social insurance prepared by the Committee on Social Legislation of the Brazilian Chamber of Deputies. Includes information on the history and status of the existing social security programs.

LINDSEY, FRED D. "Changing Purchasing Power of Social Security Benefits." *American Economic Security* (Chamber of Commerce of the U. S. A.), Washington, Vol. 5, Oct.-Nov. 1948, pp. 30-33. 15 cents.

RIECKEN, HENRY W., JR., and WHETTEN, NATHAN L. *Rural Social Organization in Litchfield County, Connecticut.* Storrs, Conn.: University of Connecticut, College of Agriculture, Storrs Agricultural Experiment Station, May 1948. 138 pp. (Bulletin 261.)

ROBSON, WILLIAM A., ed. *Social Security.* London: Published for the Fabian Society by George Allen & Unwin, Ltd., 1948. (Rev. 3d ed.) 475 pp. 18s.

A revision of the original material in the light of the recent changes in the British social security program. Includes a note in which Lord Bever-

idge compares the new legislation with his earlier recommendations.

SHULTZ, WILLIAM J. *Social Security and the Economics of Saving*. New York: National Industrial Conference Board, Inc., 1948. 72 pp. (Studies in Individual and Collective Security No. 5.) 75 cents.

Explores the economic consequences and repercussions of compulsory saving.

### Retirement and Old Age

ALLIANCE NATIONALE CONTRE LA DÉPOPULATION. *Trois Journées Pour L'Etude Scientifique du Vieillessement de la Population, 22-23-24 Avril 1948. . . Compte Rendu Complet*. Paris: L'Alliance, 1948. 5 vols. 50 francs each.

Text of reports and discussions at a conference on the aging of the French population. Includes sections on sociology, demography, the economic effects of an aging population, and the problem of the older worker.

U. S. BUREAU OF LABOR STATISTICS. DIVISION OF INDUSTRIAL RELATIONS. *Selected Bibliography on Pension Plans*. Washington: The Bureau, 1948. 3 pp. Processed.

WISSELL, RUDOLF. "Social Insurance in Germany." *Annals of the American Academy of Political and Social Science*, Philadelphia, Vol. 260, Nov. 1948, pp. 118-130. \$2.

Describes the German social insurance system both before and after World War II.

### Employment Security

GREAT BRITAIN. MINISTRY OF LABOR AND NATIONAL SERVICE. *Tables Relating to Employment and Unemployment in Great Britain, 1947; Regional and Industrial Analysis for Persons Insured Against Unemployment*. London: H. M. Stationery Off., 1948. 16 pp. 2s.

INTERNATIONAL LABOR OFFICE. *Housing and Employment*. Geneva: The Office, 1948. 147 pp. 75 cents. Analyzes the various aspects of the housing problem and considers ways of meeting it. Discusses the contribution that a housing program can make toward achieving full employment.

MILLER, GLENN W. "Unemployment and Unemployability." *American Journal of Economics and Sociology*, New York, Vol. 7, July 1948, pp. 429-438. \$1.

Analyzes the interrelationship between the amount of unemployment and the standards of unemployability.

TURNER, A. E.; STIRRAT, T. A.; and FERGUSON T. *Haven Products—A Scottish Experiment in the Employment of Severely Disabled Men*. London: The Nuffield Provincial Hospitals Trust. 27 pp.

### Public Welfare and Relief

D'AGOSTINO, LORENZO. *The History of Public Welfare in Vermont*. Winoski Park, Vt.: St. Michael's College Press, 1948. 387 pp. \$4.

GRAY, VARD V. "Economy in Public Welfare Administration." *Municipal Finance*, Chicago, Vol. 21, Nov. 1948, pp. 13-17. 50 cents.

Suggests ways of bringing about economical administration.

POLLIGKEIT, WILHELM. "German Social Welfare After the Currency Reform." *Annals of the American Academy of Political and Social Science*, Philadelphia, Vol. 260, Nov. 1948, pp. 115-117. \$2.

### Maternal and Child Welfare

*Child Therapy—A Casework Symposium*. New York: Family Service Association of America, 1948. 217 pp. \$3.25.

A collection of seven papers, among which are: Some Psychoanalytic Principles Underlying Casework with Children, by Lucille N. Austin; Treatment in Support of Normal Growth Processes, by Eleanor Clifton; and Treatment of a Seriously Disturbed Young Child, by Elise de la Fontaine.

LENROOT, KATHARINE F. "Midcentury Conference on Children: A National Challenge." *Public Welfare*, Chicago, Vol. 6, Nov. 1948, pp. 218-219 f. 50 cents.

Discusses preliminary plans and broad aims for the 1950 White House Conference on Children.

UNDERWOOD, FELIX J. "Twenty-five Years in Maternal and Child-health." *American Journal of Public Health*, Vol. 38, New York, Nov. 1948, pp. 1512-1520. 70 cents.

Traces the development of the maternal and child health program in Mississippi during the past 25 years.

WOLFROM, ESSEY. "Strengthening Services to Children in Their Own Homes." *Public Welfare*, Chicago, Vol. 6, Nov. 1948, pp. 233-235. 50 cents.

### Health and Medical Care

FITZGERALD, HILDE. *A guide to the National Health Service Act, 1946*. London: The Labor Party. 27 pp. 6d.

Outlines the background and the main provisions of the act and describes the various services under it.

FRENCH, WILLIAM J., and WISER, GENEVA. "The Use of Medical-Social Service by a County Health Department: An Account of a Demonstration in Anne Arundel County, Maryland." *American Journal of Public Health*, New York, Vol. 38, Nov. 1948, pp. 1555-1560. 70 cents.

MOTT, FREDERICK D., and ROEMER, MILTON I. *Rural Health and Medical Care*. New York: McGraw-Hill Book Company, Inc., 1948. 608 pp. (McGraw-Hill Series in Health Science.) \$6.50.

Describes health conditions and medical resources and services in rural areas and the effect on the general health in these areas of the severe shortages of doctors, dentists, nurses, and hospitals. Considers governmental efforts to improve rural health through public health services and public welfare medical services, as well as through special programs affecting medical care.

QUEENSLAND. HEALTH AND MEDICAL SERVICES. *Annual Report of the Health and Medical Services of the State of Queensland for the Year 1947-1948*. Brisbane: Govt. Printer, 1948. 106 pp.

SHELDON, J. H. *The Social Medicine of Old Age: Report of an Inquiry in Wolverhampton*. London: Published for the Trustees of the Nuffield Foundation by Geoffrey Cumberlege, Oxford University Press, 1948. 239 pp. 5s.

A medical survey of a random sample of old people living at home, made to determine their mental and physical condition and also the strains felt in the homes both by the older people and those taking care of them. STEVENSON, GEORGE S. "When A Community Plans For Mental Health." *The Child*, Washington, Vol. 13, Nov. 1948, pp. 72-74. 10 cents.

VENEZUELA. INSTITUTO VENEZOLANO DE LOS SEGUROS SOCIALES. *Memoria . . . Octubre de 1946-Diciembre de 1947*. Caracas: Imprenta Nacional, 1948. 41 pp.

A report on the Venezuelan social insurance system, which provides health and maternity insurance and workmen's compensation for some 264,000 persons (including dependents). Reviews the health insurance and work injury benefits over a 15-month period.

WOFINDEN, R. C. *Health Services in England*. Bristol: John Wright & Sons, Ltd., 1947. 191 pp. \$2.50.



# Current Operating Statistics

Table 1.—Selected social insurance and related programs, by specified period, 1940-48

[In thousands; data corrected to Jan. 3, 1949]

Year and month	Total	Retirement, disability, and survivor programs										Unemployment insurance programs				Readjustment allowances to self-employed veterans <sup>14</sup>	
		Monthly retirement and disability benefits				Survivor benefits						Sickness benefits <sup>11</sup>		State unemployment insurance laws <sup>12</sup>	Service-men's Readjustment Act <sup>14</sup>		Railroad Unemployment Insurance Act <sup>13</sup>
		Social Security Act <sup>1</sup>	Railroad Retirement Act <sup>2</sup>	Civil Service Commission <sup>3</sup>	Veterans Administration <sup>4</sup>	Social Security Act <sup>5</sup>	Railroad Retirement Act <sup>6</sup>	Civil Service Commission <sup>7</sup>	Veterans Administration <sup>8</sup>	Social Security Act	Other <sup>10</sup>	State laws <sup>12</sup>	Railroad Unemployment Insurance Act <sup>13</sup>				
Number of beneficiaries																	
1947																	
November	1,147.6	209.9	120.6	2,335.5	805.1	69.8			929.9	13.1	9.2	19.8	26.1	540.8	397.1	33.7	74.5
December	1,165.8	211.6	121.9	2,335.2	812.5	78.6			936.7	13.8	11.2	22.5	31.2	679.0	462.9	46.6	75.5
1948																	
January	1,187.3	212.9	122.5	2,331.8	820.8	84.4			941.0	15.1	8.0	23.1	34.5	773.7	587.6	54.2	67.2
February	1,210.7	214.0	123.0	2,328.3	830.1	89.6			944.7	15.1	9.9	21.8	32.5	845.8	660.7	48.7	86.7
March	1,237.2	215.3	123.3	2,324.5	843.1	92.1			949.0	22.1	10.8	25.5	35.5	979.0	636.1	54.2	103.3
April	1,259.1	215.7	124.2	2,322.5	856.0	95.2			954.9	19.0	12.2	25.9	32.4	990.0	650.4	61.6	113.6
May	1,274.9	216.8	127.1	2,320.5	864.8	99.7			959.4	16.7	9.3	27.7	26.0	838.2	436.5	46.6	113.6
June	1,289.3	217.9	129.1	2,315.0	873.4	102.3			934.2	19.1	10.7	28.3	29.4	893.1	371.8	30.9	104.6
July	1,305.6	219.5	129.9	2,309.5	876.5	105.5	1.8		940.5	14.9	10.9	28.7	25.8	822.6	394.4	20.6	90.9
August	1,320.8	220.4	131.3	2,304.3	881.5	107.1	2.0		946.2	15.4	12.2	29.5	34.6	785.8	397.3	26.2	75.9
September	1,335.2	221.4	132.3	2,297.6	892.4	108.4	3.1		950.4	16.9	11.2	27.9	36.8	720.5	357.2	25.1	61.4
October	1,352.3	222.6	133.5	2,295.7	901.5	109.9	3.6		955.3	15.5	12.1	25.6	34.5	658.7	245.7	22.5	46.2
November	1,370.1	224.0	134.2	2,296.2	909.9	111.4	4.1		961.2	14.6	11.8	26.0	37.0	730.8	251.7	26.3	39.1
Amount of benefits <sup>15</sup>																	
1940	\$1,188,702	\$21,074	\$114,166	\$62,019	\$317,851	\$7,784	\$1,448		\$105,696	\$11,736	\$12,267			\$518,700		\$15,961	
1941	1,085,488	55,141	119,912	64,933	320,561	25,454	1,559		111,799	13,328	13,943			344,321		14,537	
1942	1,130,721	80,305	122,806	68,115	325,265	41,702	1,603		111,193	15,038	14,342			344,084		6,268	
1943	921,463	97,257	125,795	72,961	331,350	57,763	1,704		116,133	17,830	17,255	\$2,857		79,643		917	
1944	1,119,684	119,009	129,707	78,081	456,279	76,942	1,765		144,302	22,146	19,238	5,035		62,385	\$4,113	582	\$102
1945	2,067,434	157,391	137,140	85,742	697,830	104,231	1,772		254,238	26,135	23,431	4,699		445,866	114,955	2,359	11,675
1946	5,152,218	230,285	149,188	96,418	1,268,984	130,139	1,817		333,640	27,267	30,610	4,761		1,095,475	1,491,294	39,917	252,424
1947	4,698,641	299,830	177,053	108,691	1,676,029	153,109	19,283		382,515	29,517	33,115	22,024	\$11,368	776,164	772,368	39,401	198,174
1947																	
November	326,197	25,160	14,653	9,469	143,213	12,552	1,831		31,135	2,132	2,464	1,612	2,315	41,677	29,554	2,121	6,309
December	354,697	25,589	14,758	9,395	146,655	12,687	2,040		31,824	2,202	2,833	1,824	2,870	52,202	40,209	2,977	6,631
1948																	
January	377,090	26,098	14,840	9,479	151,923	12,836	2,170		33,307	2,444	2,201	1,814	3,123	59,161	48,933	3,370	5,391
February	369,058	26,666	14,910	9,522	142,280	13,007	2,283		31,790	2,436	2,918	1,773	3,728	60,730	49,466	2,867	5,681
March	402,525	27,296	14,998	9,342	145,141	13,242	2,340		33,001	3,541	2,826	2,243	3,219	76,573	55,782	3,462	9,519
April	390,637	27,832	15,021	9,550	146,709	13,474	2,411		30,312	3,032	2,976	2,200	2,895	73,576	46,940	3,822	9,887
May	368,751	28,229	15,087	11,393	142,622	13,639	2,506		32,406	2,696	2,571	2,229	2,501	66,432	33,535	2,932	9,973
June	371,220	28,587	15,155	11,779	141,224	13,804	2,561		33,181	3,056	2,295	2,428	2,675	71,940	30,676	2,048	9,811
July	365,858	28,998	18,293	11,877	137,535	13,884	2,604	\$70	33,830	2,417	2,494	2,363	2,167	67,630	31,626	1,279	8,731
August	366,237	29,382	18,363	12,299	139,331	13,989	2,701	156	32,871	2,503	3,029	2,392	2,979	64,562	32,732	1,661	7,287
September	357,201	29,745	18,438	12,290	134,633	14,184	2,732	142	37,396	2,729	2,675	2,341	3,198	59,797	29,435	1,576	5,890
October	346,896	30,170	18,532	12,400	139,417	14,345	2,768	163	38,176	2,507	2,685	2,166	3,108	55,435	19,258	1,494	4,472
November	361,644	30,608	18,651	12,455	145,565	14,496	2,804	175	38,845	2,342	2,956	2,207	3,250	62,151	20,088	1,695	3,355

<sup>1</sup> Primary and wife's benefits and benefits to children of primary beneficiaries. Partly estimated.

<sup>2</sup> Age and disability annuitants and pensioners in current-payment status at end of month, and amounts certified, minus cancellations, during year.

<sup>3</sup> Data for civil-service retirement and disability fund and Canal Zone and Alaska Railroad retirement and disability funds administered by Civil Service Commission. Through June 1948, retirement and disability benefits include survivor benefits under joint and survivor elections and accrued annuities to date of death paid to survivors. Refunds to employees leaving service not included.

<sup>4</sup> Veterans' pensions and compensation.

<sup>5</sup> Widow's, widow's current, parent's, and child's benefits. Partly estimated.

<sup>6</sup> Annuities to widows under joint and survivor elections, 12-month death-benefit annuities to widows and next of kin, and, beginning February 1947, widow's, widow's current, parent's, and child's benefits in current-payment status.

<sup>7</sup> Beginning July 1948, beneficiaries and benefits under programs administered by Civil Service Commission.

<sup>8</sup> Payments to widows, parents, and children of deceased veterans.

<sup>9</sup> Number of decedents on whose account lump-sum payments were made.

<sup>10</sup> Payments under the Railroad Retirement Act and Federal civil-service and veterans' programs; see August Bulletin for annual data by program.

<sup>11</sup> Compensation for temporary disability payable in Rhode Island beginning April 1943, in California beginning December 1946, and under the Railroad Unemployment Insurance Act beginning July 1947. Includes maternity benefits in Rhode Island and under the Railroad Unemployment Insurance Act; excludes benefits under private plans in California.

<sup>12</sup> For temporary disability programs, number represents average weekly beneficiaries through December 1947; beginning January 1948, figure represents number of beneficiaries in week ended nearest 15th of month. For State unemployment insurance programs, number represents average weekly number of beneficiaries.

<sup>13</sup> Number represents average number of persons receiving benefits in a 14-day registration period. Annual amounts adjusted for underpayments and overpayments.

<sup>14</sup> Readjustment allowances to unemployed veterans; from 1 to 2 percent of number and amount shown represents allowances for illness and disability after establishment of unemployment rights. Number represents average weekly number of continued claims.

<sup>15</sup> Number and amount of claims paid under the Servicemen's Readjustment Act.

<sup>16</sup> Payments: annual and lump-sum payments (amounts certified, including retroactive payments) and monthly payments in current-payment status, under the Social Security and the Railroad Retirement Acts; amounts certified under the Railroad Unemployment Insurance Act; disbursements minus cancellations, under the Civil Service Commission and the Veterans Administration programs; checks issued by State agencies, under State unemployment insurance and State sickness compensation programs and under the Servicemen's Readjustment Act.

Source: Based on reports of administrative agencies.

**Table 2—Contributions and taxes under selected social insurance and related programs, by specified period, 1946-48**

[In thousands]

Period	Retirement, disability, and survivors insurance			Unemployment insurance		
	Federal insurance contributions <sup>1</sup>	Federal civil-service contributions <sup>2</sup>	Taxes on carriers and their employees	State unemployment contributions <sup>3</sup>	Federal unemployment taxes <sup>4</sup>	Railroad unemployment insurance contributions
<b>Fiscal year:</b>						
1946-47.....	\$1,459,492	\$481,448	\$380,057	\$1,001,504	\$184,823	\$141,750
1947-48.....	1,616,162	482,585	557,061	1,007,088	207,919	145,148
<b>5 months ended:</b>						
November 1946.....	701,146	328,237	92,271	459,257	24,926	37,313
November 1947.....	791,597	340,939	148,092	555,271	24,636	35,972
November 1948.....	867,019	351,145	159,871	546,500	28,771	2,432
<b>1947</b>						
November.....	310,496	18,786	8,573	152,680	9,822	1,309
December.....	14,078	20,142	126,245	7,479	1,498	34,767
<b>1948</b>						
January.....	35,496	20,064	2,539	77,515	12,906	33
February.....	277,662	18,579	6,499	109,583	138,448	1,212
March.....	30,415	18,978	132,618	6,864	12,912	36,401
April.....	74,324	19,256	5,663	112,188	2,921	76
May.....	376,000	19,998	11,598	132,475	13,417	1,289
June.....	16,590	24,607	123,808	5,713	1,181	35,399
July.....	63,057	244,676	2,378	112,097	1,586	5
August.....	379,573	24,331	17,161	132,242	12,924	6
September.....	7,968	26,779	121,632	10,978	242	12
October.....	58,804	25,904	4,649	95,185	1,683	3
November.....	357,617	29,454	14,050	178,088	12,336	2,407

<sup>1</sup> Represents contributions of employees and employers in employments covered by old-age and survivors insurance.

<sup>2</sup> Represents employee and Government contributions to the civil-service, Canal Zone, and Alaska Railroad retirement and disability funds; in recent years Government contributions are made in 1 month for the entire fiscal year.

<sup>3</sup> Represents deposits in State clearing accounts of contributions plus penalties and interest collected from employers and, in 2 States, contributions from employees; excludes contributions collected for deposit in State sickness insurance funds. Data reported by State agencies; corrected to Dec. 31, 1948.

<sup>4</sup> Represents taxes paid by employers under the Federal Unemployment Tax Act.

<sup>5</sup> Represents July contributions of \$17.3 million from employees, and contributions for fiscal year 1948-49 of \$225.4 million from the Federal Government and \$2.0 million from the District of Columbia for certain district government employees.

Source: *Daily Statement of the U. S. Treasury*, unless otherwise noted.

**Table 3—Federal appropriations and expenditures under Social Security Administration programs, by specified period, 1947-49**

[In thousands]

Item	Fiscal year 1947-48		Fiscal year 1948-49	
	Appropriations <sup>1</sup>	Expenditures through November 1947 <sup>2</sup>	Appropriations <sup>1</sup>	Expenditures through November 1948 <sup>3</sup>
<b>Total.....</b>	<b>\$1,438,777</b>	<b>\$591,373</b>	<b>\$1,595,340</b>	<b>\$728,867</b>
<b>Administrative expenses.....</b>	<b>42,476</b>	<b>22,599</b>	<b>45,420</b>	<b>23,615</b>
Federal Security Agency, Social Security Administration <sup>4</sup> .....	42,376	17,490	45,318	18,046
Department of Commerce, Bureau of the Census.....	100	39	102	14
Department of the Treasury <sup>4</sup> .....	( <sup>5</sup> )	5,069	( <sup>5</sup> )	5,513
<b>Grants to States.....</b>	<b>881,455</b>	<b>367,007</b>	<b>949,000</b>	<b>466,320</b>
Unemployment insurance and employment service administration.....	130,455	* 31,680	130,000	65,800
Old-age assistance.....	726,000	252,342	797,000	299,611
Aid to the blind.....		7,326		8,800
Aid to dependent children.....		64,186		79,961
Maternal and child health services.....		4,615		6,000
Services for crippled children.....	11,000	3,587	11,000	4,408
Child welfare services.....	7,500	1,813	7,500	1,700
Emergency maternity and infant care.....	3,500	1,459	3,500	1,700
<b>Benefit payments, old-age and survivors insurance.....</b>	<b>* 511,676</b>	<b>* 200,988</b>	<b>* 599,000</b>	<b>* 238,017</b>
Reconversion unemployment benefits for seamen.....	3,170	778	1,920	86

<sup>1</sup> Excludes unexpended balance of appropriations for preceding fiscal year.

<sup>2</sup> Includes expenditures from unexpended balance of appropriations for preceding fiscal year.

<sup>3</sup> 1947-48 data exclude expenses for administering U. S. Employment Service; the Service became a part of the Federal Security Agency on July 1, 1948.

<sup>4</sup> Amounts expended by the Treasury in administering title II of the Social Security Act and the Federal Insurance Contributions Act, reimbursed from the old-age and survivors insurance trust fund to the general fund of the Treasury.

<sup>5</sup> Not available because not separated from appropriations for other purposes.

<sup>6</sup> Excludes grants for employment service administration.

<sup>7</sup> Amount appropriated for 1947-48 available until June 30, 1949.

<sup>8</sup> Actual payments from the old-age and survivors insurance trust fund.

<sup>9</sup> Estimated expenditures as shown in 1948-49 budget.

Source: Federal appropriation acts and 1948-49 budget (appropriations); *Daily Statement of the U. S. Treasury* and reports from administrative agencies (expenditures).



Table 4.—Status of old-age and survivors insurance trust fund, by specified period, 1937-48

[In thousands]

Period	Receipts		Expenditures		Assets			
	Appropriations <sup>1</sup>	Interest received	Benefit payments <sup>2</sup>	Administrative expenses	Net total of U. S. Government securities acquired <sup>3</sup>	Cash with disbursing officer at end of period	Credit of fund account at end of period	Total assets at end of period
Cumulative, January 1937-November 1948.....	\$12,206,515	\$1,041,543	\$2,279,270	\$301,247	\$10,255,761	\$62,732	\$349,048	\$10,667,541
Fiscal year:								
1946-47.....	1,459,867	163,460	425,582	40,788	1,193,600	48,751	7,305	8,798,390
1947-48.....	1,616,862	100,562	511,676	47,457	1,194,446	74,887	35,015	10,046,681
5 months ended:								
November 1946.....	701,146	9,301	168,656	14,512	280,000	44,652	295,330	8,168,707
November 1947.....	792,297	9,306	200,988	18,726	392,043	163,344	82,556	9,380,278
November 1948.....	870,270	11,237	238,017	22,632	318,691	62,732	349,041	10,667,541
1947								
November.....	310,406		40,933	3,492	134,043	163,344	82,556	9,380,278
December.....	14,078	11,954	41,865	4,301	134,103	73,754	17,909	9,390,144
1948								
January.....	35,496	60,775	37,747	3,714		78,257	68,217	9,414,954
February.....	277,662		47,418	3,732	156,645	163,443	52,898	9,641,466
March.....	30,415	10,066	45,464	4,397	104,740	91,169	10,991	9,632,025
April.....	74,324		46,068	3,908	-23,899	79,184	71,751	9,656,901
May.....	376,000		45,978	4,067		78,590	398,300	9,982,557
June.....	16,560	97,996	46,148	4,614	430,813	74,887	35,015	10,046,681
July.....	63,334	25	46,962	4,553	-20,000	82,786	38,959	10,085,626
August.....	382,547		46,853	5,385		80,039	392,018	10,388,535
September.....	7,968	11,032	47,456	3,977	364,981	69,578	5,063	10,356,401
October.....	58,804	180	48,197	4,042	-26,000	66,400	40,966	10,363,147
November.....	367,617		48,548	4,675		62,732	349,048	10,667,541

<sup>1</sup> Beginning July 1940, equals taxes collected under the Federal Insurance Contributions Act; beginning with the fiscal year 1947, includes amounts appropriated to meet administrative and other costs of benefits payable to survivors of certain World War II veterans as provided under the Social Security Act Amendments of 1946.

<sup>2</sup> Before July 1, 1948, data represent checks cashed and returned to the Treasury; beginning July 1, 1948, represent checks issued.

<sup>3</sup> Includes accrued interest and repayments on account of accrued interest on bonds at time of purchase; minus figures represent primarily net total of securities redeemed.

Source: Daily Statement of the U. S. Treasury.

Table 5.—Status of the unemployment trust fund, by specified period, 1936-48

[In thousands]

Period	Total assets at end of period	Net total of U. S. Government securities acquired <sup>1</sup>	Unexpended balance at end of period	State accounts				Railroad unemployment insurance account			
				Deposits	Interest credited	Withdrawals <sup>2</sup>	Balance at end of period	Deposits	Interest credited	Benefit payments	Balance at end of period <sup>3</sup>
Cumulative, January 1936-November 1948.....	\$8,501,336	\$8,481,391	\$19,944	\$12,091,938	\$880,213	\$5,414,277	\$7,557,931	\$876,024	\$81,430	\$195,159	\$943,405
Fiscal year:											
1946-47.....	7,869,044	443,000	17,044	1,005,273	131,419	817,817	7,009,547	127,576	15,469	51,657	859,498
1947-48.....	8,323,029	446,399	24,630	1,007,346	147,076	798,132	7,365,839	130,634	18,203	60,793	957,192
5 months ended:											
November 1946.....	7,591,949	155,000	27,949	452,768	3,620	338,180	6,808,880	33,581	396	18,770	783,069
November 1947.....	8,121,991	246,326	23,665	545,168	3,644	317,356	7,241,004	32,375	437	20,972	880,987
November 1948.....	8,501,336	182,993	19,944	529,065	3,863	340,836	7,557,931	29	498	20,594	943,405
1947											
November.....	8,121,991	159,326	23,665	212,268		40,966	7,241,004	1,178		4,341	880,987
December.....	8,124,162	4,161	21,675	16,363	4,780	45,248	7,216,899	31,290	586	5,600	907,263
1948											
January.....	8,158,110	30,000	25,623	27,678	63,903	59,653	7,248,827	30	7,889	5,896	909,284
February.....	8,248,926	93,000	23,439	154,039		58,918	7,343,948	1,091		5,395	904,980
March.....	8,216,724	-35,063	26,299	13,973	3,601	76,427	7,285,095	32,761	445	6,555	931,631
April.....	8,174,535	-50,000	34,110	38,707	248	75,254	7,248,796	68	31	5,989	925,741
May.....	8,302,952	125,000	37,527	199,436		66,442	7,381,790	1,160		5,737	921,164
June.....	8,323,029	32,974	24,630	11,983	70,900	98,834	7,365,839	31,859	8,815	4,646	957,192
July.....	8,296,210	-30,000	27,811	35,140	19	66,542	7,334,456	4	2	3,942	961,756
August.....	8,410,047	121,000	20,648	224,192	52	106,729	7,451,971	3	7	4,156	958,077
September.....	8,363,664	-40,000	14,273	15,016	3,612	61,086	7,409,513	7	466	4,398	954,152
October.....	8,334,837	-35,000	20,446	27,499	180	52,497	7,384,695	2	22	4,034	950,143
November.....	8,501,336	167,000	19,944	227,218		53,982	7,557,931	12		4,364	943,405

<sup>1</sup> Includes accrued interest and repayments on account of interest on bonds at time of purchase; minus figures represent primarily net total of securities redeemed.

<sup>2</sup> Includes transfers from State accounts to railroad unemployment insurance account amounting to \$107,161,000.

<sup>3</sup> Includes transfers from railroad unemployment insurance administration fund amounting to \$75,481,000 and transfers in the amount of \$2,386,000 from the

railroad unemployment insurance account to adjust funds available for administrative expenses on account of retroactive credits taken by contributors under the Railroad Unemployment Insurance Act Amendments of 1948.

<sup>4</sup> Includes withdrawals of \$70,169,000 for disability insurance benefits.

Source: Daily Statement of the U. S. Treasury.

**Table 6.—Old-age and survivors insurance: Monthly benefits in current-payment status<sup>1</sup> at the end of the month, by type of benefit and by month, November 1947–November 1948, and monthly benefit actions, by type of benefit, November 1948**

[Amounts in thousands; data corrected to Dec. 14, 1948]

Item	Total		Primary		Wife's		Child's		Widow's		Widow's current		Parent's	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
<b>Monthly benefits in current-payment status at end of month:</b>														
1947														
November	1,952,441	\$37,711.8	860,827	\$21,410.8	265,034	\$3,487.5	520,478	\$6,638.8	161,145	\$3,285.1	135,070	\$2,756.9	9,887	\$132.8
December	1,978,245	38,276.8	874,724	21,778.9	269,174	3,545.2	524,783	6,702.5	164,309	3,351.8	135,229	2,763.7	10,026	134.7
1948														
January	2,008,009	38,933.2	891,182	22,215.4	273,913	3,612.3	529,660	6,773.8	167,578	3,420.8	135,480	2,773.5	10,196	137.3
February	2,040,859	39,673.6	909,187	22,706.0	278,951	3,685.1	535,074	6,854.3	170,909	3,463.1	136,379	2,796.4	10,299	138.1
March	2,080,312	40,537.9	929,291	23,245.8	284,875	3,769.4	542,097	6,955.7	175,946	3,598.8	137,066	2,827.6	10,437	140.7
April	2,115,064	41,506.6	946,135	23,706.7	289,537	3,838.6	549,128	7,058.5	180,419	3,693.5	139,163	2,865.5	10,654	143.1
May	2,139,746	41,867.5	957,970	24,041.9	293,274	3,895.5	555,830	7,123.7	184,382	3,775.9	139,847	2,883.9	10,843	146.6
June	2,162,603	42,391.3	968,682	24,344.5	296,711	3,948.2	558,834	7,175.1	188,612	3,865.5	140,807	2,908.6	11,047	149.3
July	2,182,043	42,882.0	981,085	24,597.5	300,530	4,006.1	555,934	7,164.9	192,067	3,939.4	141,224	2,922.3	11,203	151.3
August	2,202,290	43,370.4	992,724	25,027.0	303,978	4,059.0	557,390	7,188.8	195,351	4,010.6	141,503	2,931.0	11,344	154.6
September	2,227,587	43,928.6	1,003,451	25,334.9	307,274	4,108.4	564,652	7,300.1	199,033	4,089.7	141,713	2,939.6	11,464	157.9
October	2,253,858	44,515.5	1,016,303	25,696.8	311,319	4,168.4	570,592	7,389.5	202,876	4,172.8	141,155	2,930.1	11,613	161.9
November	2,279,992	45,105.0	1,029,835	26,073.0	315,391	4,227.3	575,473	7,463.6	206,309	4,246.2	141,248	2,935.1	11,736	166.1
<b>Monthly benefit actions, Nov. 1948:</b>														
In force <sup>2</sup> at beginning of month	2,584,388	52,016.6	1,206,964	30,862.5	361,080	4,572.3	604,895	7,832.8	206,275	4,238.5	193,430	4,020.8	11,744	159.7
Benefits awarded in month	42,892	920.1	19,286	528.3	7,022	99.3	8,831	125.8	4,242	89.5	3,298	74.2	213	3.4
Entitlements terminated <sup>3</sup>	17,050	322.8	5,952	149.7	3,068	40.2	4,626	62.8	729	14.6	2,561	54.2	94	1.1
Net adjustments <sup>4</sup>	-44	11.4	-19	8.2	3	1.2	-24	1.5	-1	-2	-6	6	3	(9)
In force at end of month	2,610,186	52,625.3	1,220,279	31,279.3	365,017	4,632.6	609,076	7,897.3	209,787	4,313.2	194,161	4,041.5	11,866	161.1

<sup>1</sup> Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit.

<sup>2</sup> Represents total benefits awarded (including benefits in current, deferred, and conditional-payment status) after adjustment for subsequent changes in number and amount of benefits (see footnote 4) and terminations (see footnote 3), cumulative from January 1940.

<sup>3</sup> Benefit is terminated when a beneficiary dies or loses entitlement to a benefit for some other reason.

<sup>4</sup> Adjustments result from operation of maximum and minimum provisions and from recomputations and administrative actions.

<sup>5</sup> Less than \$50.

**Table 7.—Old-age and survivors insurance: Beneficiaries aged 65 years and over with benefits in current-payment status, and number of aged beneficiaries per 1,000 estimated population 65 years and over, June 30, 1947 and 1948, by State**

State	Number with benefits in current-payment status <sup>1</sup>		Number per 1,000 estimated population 65 years and over <sup>2</sup>		State	Number with benefits in current-payment status <sup>1</sup>		Number per 1,000 estimated population 65 years and over <sup>2</sup>	
	June 30, 1947	June 30, 1948	June 30, 1947	June 30, 1948		June 30, 1947	June 30, 1948	June 30, 1947	June 30, 1948
Continental United States	1,191,946	1,456,178	112	133	Montana	3,704	4,474	82	97
Alabama	12,434	15,329	87	102	Nebraska	6,685	8,052	56	68
Arizona	2,982	4,038	86	111	Nevada	973	1,194	98	122
Arkansas	6,918	8,528	62	72	New Hampshire	7,449	9,029	140	169
California	95,716	120,777	128	153	New Jersey	55,330	67,631	156	189
Colorado	8,893	11,173	93	112	New Mexico	1,356	1,743	54	68
Connecticut	26,869	32,462	174	201	New York	157,866	191,974	137	164
Delaware	3,418	3,992	144	163	North Carolina	13,427	16,713	74	89
District of Columbia	4,562	5,481	89	104	North Dakota	1,407	1,663	32	36
Florida	20,457	26,088	119	146	Ohio	82,172	98,976	130	154
Georgia	11,880	14,522	72	85	Oklahoma	9,098	11,083	56	67
Idaho	2,939	3,711	81	101	Oregon	17,547	21,142	158	186
Illinois	78,388	96,318	115	138	Pennsylvania	120,217	144,478	150	173
Indiana	34,478	42,573	108	132	Rhode Island	12,093	14,696	191	227
Iowa	16,170	19,354	62	74	South Carolina	6,257	7,719	75	90
Kansas	12,110	14,661	67	82	South Dakota	1,932	2,320	38	45
Kentucky	14,463	17,655	70	84	Tennessee	12,108	15,327	62	75
Louisiana	10,261	12,117	76	86	Texas	25,909	31,981	65	79
Maine	12,030	14,555	146	173	Utah	3,497	4,431	92	115
Maryland	16,867	20,171	115	138	Vermont	3,837	4,709	113	139
Massachusetts	66,946	82,211	158	191	Virginia	15,154	18,728	85	102
Michigan	51,110	62,497	125	148	Washington	26,968	32,029	148	171
Minnesota	18,721	22,786	76	91	West Virginia	13,124	16,119	110	134
Mississippi	4,850	6,069	41	49	Wisconsin	28,371	34,244	100	117
Missouri	30,633	36,994	81	96	Wyoming	1,350	1,641	82	100

<sup>1</sup> Persons receiving primary, wife's, widow's, and parent's benefits.

<sup>2</sup> Based on estimates of aged population as given in table, page 23.



**Table 8.—Unemployment insurance; Selected data on claims and benefits, by State, November 1948**

[Data reported by State agencies; corrected to Dec. 20, 1948]

Region and State	Initial claims			Continued claims <sup>1</sup>			All unemployment			Total unemploy- ment		Average weekly insured unem- ploy- ment <sup>4</sup>
	Total		New	Total <sup>2</sup>		Compens- able	Weeks compens- ated	Benefits paid <sup>3</sup>	Average weekly number of benefi- ciaries	Weeks compens- ated	Average weekly payment	
	All claim- ants	Women claimants		All claim- ants	Women claimants							
Total .....	956,330	397,000	509,391	3,953,163	1,828,000	3,475,949	3,166,968	\$62,151,486	730,840	2,980,776	\$20.10	1,228,740
Region I:												
Connecticut .....	15,801	7,850	11,442	41,968	22,648	34,322	72,269	1,490,759	16,678	68,567	21.19	21,306
Maine .....	10,597	6,195	3,129	36,714	20,847	34,250	29,493	429,996	6,806	21,191	15.91	11,498
Massachusetts .....	51,611	24,383	27,407	245,339	121,462	217,847	171,509	3,632,010	39,579	147,408	22.99	66,357
New Hampshire .....	6,328	3,185	3,292	33,448	20,263	29,942	21,871	333,107	5,047	18,392	16.30	9,029
Rhode Island .....	11,996	6,209	5,505	64,374	31,890	59,836	58,698	1,262,245	13,546	56,058	22.08	17,843
Vermont .....	1,295	537	899	6,879	3,358	6,299	5,331	89,537	1,230	5,016	17.24	2,213
Region II:												
Delaware .....	1,102	333	799	4,068	1,671	3,723	3,138	48,296	724	2,949	13.75	1,364
New Jersey .....	40,431	19,027	24,183	187,807	90,149	172,186	164,504	3,255,062	37,963	153,152	20.41	51,238
New York .....	253,198	(9)	81,291	988,197	(9)	827,921	826,669	18,425,995	190,770	810,384	22.29	263,614
Pennsylvania .....	58,709	27,056	34,625	232,367	104,237	208,017	178,578	3,074,179	41,210	170,419	17.56	77,070
Region III:												
Dist. of Col. ....	1,518	560	1,456	12,347	6,431	11,800	11,668	199,555	2,693	11,493	17.03	4,697
Maryland .....	12,171	3,651	7,081	43,159	16,834	43,159	35,161	644,834	8,114	31,042	19.33	12,004
North Carolina .....	15,271	8,942	10,282	70,738	49,220	61,442	51,640	623,344	11,917	48,581	12.42	21,332
Virginia .....	7,226	3,389	5,496	28,139	14,194	25,184	23,014	364,361	5,311	21,226	16.42	9,794
West Virginia .....	6,402	1,619	4,736	34,630	10,203	32,449	23,630	378,725	5,453	16,526	16.42	11,821
Region IV:												
Kentucky .....	8,047	2,773	5,811	40,466	13,850	37,805	28,883	431,923	6,665	28,403	15.00	13,763
Michigan .....	42,363	12,559	24,403	121,879	52,477	105,287	95,526	1,918,917	22,045	91,948	20.46	40,316
Ohio .....	22,398	8,726	15,753	117,736	52,967	91,033	79,305	1,397,617	18,301	76,050	17.96	37,828
Region V:												
Illinois .....	38,700	17,919	19,879	226,033	117,748	211,478	174,836	3,125,692	40,347	158,064	18.65	58,662
Indiana .....	20,962	8,055	10,532	43,027	18,558	35,394	44,999	788,069	10,384	41,617	18.20	20,400
Minnesota .....	6,426	1,941	3,987	14,518	6,263	12,542	14,927	231,684	3,445	14,128	15.80	11,528
Wisconsin .....	10,617	4,323	7,737	27,800	12,669	22,210	17,578	324,218	4,056	15,240	19.29	9,422
Region VI:												
Alabama .....	9,174	2,198	6,505	50,389	16,036	46,003	40,671	649,090	9,386	38,885	16.22	18,588
Florida .....	9,464	(9)	7,433	48,413	(9)	45,807	31,184	422,914	7,196	29,814	13.75	20,628
Georgia .....	9,018	4,288	6,066	45,082	26,749	36,072	32,672	459,668	7,540	29,599	14.36	16,511
Mississippi .....	4,534	1,674	3,447	21,164	10,745	18,830	14,554	196,424	3,359	12,874	14.19	6,754
South Carolina .....	7,659	3,235	4,517	21,681	11,164	18,814	24,609	396,897	5,679	22,424	16.91	10,742
Tennessee .....	11,707	4,794	9,340	80,222	30,944	74,658	66,253	895,336	15,289	63,184	13.69	29,244
Region VII:												
Iowa .....	2,806	(9)	2,068	13,240	(9)	11,876	8,818	136,566	2,035	7,832	13.36	3,990
Kansas .....	3,156	1,183	2,132	12,989	7,018	11,992	9,324	136,977	2,152	8,324	15.17	4,444
Missouri .....	18,036	8,387	12,288	83,516	43,291	73,801	52,714	783,685	12,165	45,089	16.11	25,841
Nebraska .....	1,438	491	873	3,234	1,734	2,509	2,873	41,547	663	2,646	14.80	1,276
North Dakota .....	459	84	360	575	281	452	215	3,571	50	189	17.28	165
South Dakota .....	381	124	277	849	472	748	555	8,631	128	454	16.75	416
Region VIII:												
Arkansas .....	5,046	1,793	3,704	15,860	6,124	14,204	11,216	185,176	2,588	10,614	16.86	7,261
Louisiana .....	8,107	1,630	6,147	25,962	7,683	22,427	25,568	456,761	5,900	23,938	18.35	12,060
New Mexico .....	971	230	674	3,717	1,229	3,319	2,488	45,482	574	2,427	18.40	1,712
Oklahoma .....	5,326	1,544	3,757	15,403	6,377	13,448	16,901	280,721	3,900	16,120	16.93	9,258
Texas .....	9,485	2,730	7,873	23,000	9,947	18,206	20,186	288,235	4,658	18,954	14.64	15,376
Region IX:												
Colorado .....	2,897	945	1,921	7,562	3,435	5,298	3,648	56,200	842	3,494	15.59	3,576
Idaho .....	2,286	495	2,154	3,883	1,631	3,018	2,056	36,999	474	1,933	18.30	1,398
Montana .....	1,197	332	821	3,878	2,102	3,246	2,439	40,327	563	2,439	16.53	1,267
Utah .....	3,735	717	2,958	17,815	4,291	14,005	11,674	272,090	2,694	11,096	23.67	4,989
Wyoming .....	367	147	276	1,166	760	933	747	13,587	172	700	18.53	369
Region X:												
Arizona .....	3,194	1,089	2,421	12,952	5,430	12,090	7,307	138,582	1,686	6,976	19.25	4,600
California .....	151,357	57,903	81,875	651,142	283,366	591,936	524,912	11,563,354	121,134	497,823	22.47	181,244
Nevada .....	1,206	378	915	4,852	2,159	4,495	3,407	67,252	786	3,216	20.12	1,572
Oregon .....	14,653	3,970	11,380	48,615	20,468	41,767	32,152	535,365	7,420	30,658	16.96	15,750
Washington .....	22,828	5,242	15,969	94,578	37,079	84,380	72,178	1,317,691	16,657	69,625	18.40	28,037
Territories:												
Alaska .....	1,206	167	774	3,594	789	2,996	3,967	92,493	915	3,817	23.63	(9)
Hawaii .....	1,628	361	1,195	15,597	5,414	14,493	8,453	159,838	1,951	6,978	20.83	(9)

<sup>1</sup> In some States 1 claim covers more than 1 week.

<sup>2</sup> Includes waiting-period claims except in Maryland, which has no provision for filing such claims.

<sup>3</sup> Unadjusted for voided benefit checks and transfers under interstate combined-wage plan.

<sup>4</sup> Unemployment represented by continued claims filed under the State unemployment insurance programs, the railroad unemployment insurance program, and the veterans' unemployment allowance program. State distribution excludes railroad unemployment insurance claims.

<sup>5</sup> Includes estimates for Florida, Iowa, and New York.

<sup>6</sup> Data not received.

<sup>7</sup> Since Wisconsin has no provision for a benefit year, a new claim is a claim requiring a determination of benefit amount and duration, as well as eligibility for benefits, on a per employer basis.

<sup>8</sup> Data estimated by State agency.

<sup>9</sup> Data not available.

**Table 9.—Unemployment insurance: Interstate claims received, weeks compensated by interstate payments, and amount of interstate benefit payments, by liable State, July-September 1948**

[Data reported by State agencies; corrected to Nov. 8, 1948]

Region and liable State	Initial claims		Continued claims		Weeks compensated	Amount
	Total	Women	Total	Women		
<b>Total</b>	99,786	35,706	585,559	210,567	392,666	\$7,647,908
<b>Region I:</b>						
Connecticut	2,431	953	15,294	6,078	10,662	229,424
Maine	287	140	1,511	700	1,399	21,973
Massachusetts	2,844	1,315	16,605	7,834	7,205	160,050
New Hampshire	604	267	4,235	1,944	3,643	49,569
Rhode Island	1,036	496	6,677	3,322	5,511	121,677
Vermont	179	82	1,574	818	1,305	23,703
<b>Region II:</b>						
Delaware	341	107	2,433	787	1,175	19,533
New Jersey	3,670	1,557	26,727	12,803	18,057	365,888
New York	15,203	0	116,143	0	70,055	1,816,646
Pennsylvania	4,357	1,861	25,454	11,137	17,860	323,521
<b>Region III:</b>						
District of Columbia	1,168	473	7,968	2,260	5,048	91,033
Maryland	1,384	526	6,844	2,093	3,487	70,763
North Carolina	1,406	658	6,270	3,407	3,468	42,990
Virginia	1,174	484	7,708	3,738	5,358	88,588
West Virginia	804	225	4,121	1,113	2,726	43,380
<b>Region IV:</b>						
Kentucky	537	185	7,988	3,460	3,640	50,608
Michigan	3,841	1,134	16,147	5,125	6,769	137,101
Ohio	3,917	1,345	20,526	7,116	11,675	221,140
<b>Region V:</b>						
Illinois	9,357	4,554	59,088	28,118	43,331	813,984
Indiana	1,896	610	8,081	2,494	3,956	71,055
Minnesota	584	323	1,836	945	1,344	20,381
Wisconsin	731	294	2,373	811	1,246	25,706
<b>Region VI:</b>						
Alabama	1,536	311	7,961	1,741	3,631	61,895
Florida	3,748	1,749	21,417	9,714	15,667	219,364
Georgia	1,657	717	9,191	5,097	5,750	82,414
Mississippi	986	379	5,006	2,109	4,004	62,052
South Carolina	645	269	2,658	1,398	1,880	29,837
Tennessee	1,809	778	13,115	6,147	9,033	137,964
<b>Region VII:</b>						
Iowa	521	( <sup>1</sup> )	2,817	( <sup>2</sup> )	1,180	20,366
Kansas	1,396	526	7,282	3,072	5,738	92,815
Missouri	3,284	1,777	21,186	12,790	12,492	205,642
Nebraska	475	247	2,233	1,265	1,319	19,992
North Dakota	77	35	196	108	127	2,102
South Dakota	45	21	263	142	202	3,183
<b>Region VIII:</b>						
Arkansas	695	316	1,531	825	1,078	16,715
Louisiana	1,204	371	4,837	1,584	3,276	54,926
New Mexico	130	48	966	364	750	12,539
Oklahoma	986	433	2,440	1,052	2,006	33,318
Texas	2,297	895	9,865	3,574	4,980	75,283
<b>Region IX:</b>						
Colorado	741	384	3,873	1,987	2,733	42,775
Idaho	291	123	749	187	336	6,291
Montana	112	51	553	255	363	5,979
Utah	523	263	849	377	444	10,694
Wyoming	208	68	1,130	482	695	12,781
<b>Region X:</b>						
Arizona	377	147	1,752	785	1,205	22,608
California	12,337	5,557	70,606	36,009	54,464	1,205,934
Nevada	504	229	3,580	1,676	2,816	55,523
Oregon	1,570	782	7,905	4,458	5,562	90,066
Washington	2,824	1,483	9,320	5,274	7,934	134,214
<b>Territories:</b>						
Alaska	946	123	6,184	1,134	4,680	113,123
Hawaii	91	45	471	258	401	8,800

<sup>1</sup> Excludes Iowa; data not available.

<sup>2</sup> Data not available.

**Table 10.—Unemployment insurance: Ratio of State insured unemployment<sup>1</sup> in week ended November 13, 1948, to average covered employment in 1947**

Region and State	Insured unemployment <sup>1</sup>	Average covered employment <sup>2</sup> (in thousands)	Ratio (percent) of insured unemployment to covered employment
<b>Total</b>	942,682	32,092.5	2.9
<b>Region I:</b>			
Connecticut	17,807	638.0	2.8
Maine	8,800	175.6	5.0
Massachusetts	53,200	1,451.9	3.7
New Hampshire	7,517	130.8	5.7
Rhode Island	16,384	238.2	6.9
Vermont	1,543	64.2	2.4
<b>Region II:</b>			
Delaware	876	89.3	1.0
New Jersey	40,958	1,281.5	3.2
New York	227,535	4,263.9	5.3
Pennsylvania	58,246	3,032.7	1.9
<b>Region III:</b>			
Dist. of Col.	2,763	214.4	1.3
Maryland	9,846	553.9	1.8
North Carolina	15,689	622.6	2.5
Virginia	6,812	484.3	1.4
West Virginia	7,230	378.1	1.9
<b>Region IV:</b>			
Kentucky	9,787	365.8	2.7
Michigan	29,998	1,574.2	1.9
Ohio	26,490	2,176.2	1.2
<b>Region V:</b>			
Illinois	49,256	2,374.8	2.1
Indiana	14,800	885.1	1.7
Minnesota	6,484	539.2	1.2
Wisconsin	6,727	721.2	.9
<b>Region VI:</b>			
Alabama	11,200	416.5	2.7
Florida	11,550	378.5	3.1
Georgia	10,124	508.9	2.0
Mississippi	4,744	177.8	2.7
South Carolina	7,126	201.2	3.5
Tennessee	20,793	490.9	4.2
<b>Region VII:</b>			
Iowa	2,845	333.1	.9
Kansas	2,999	227.3	1.3
Missouri	18,108	762.2	2.4
Nebraska	830	156.4	.5
North Dakota	92	39.3	.2
South Dakota	180	48.2	.4
<b>Region VIII:</b>			
Arkansas	3,788	212.3	1.8
Louisiana	8,333	425.1	2.0
New Mexico	812	81.8	1.0
Oklahoma	5,769	254.6	2.3
Texas	7,682	1,099.6	.7
<b>Region IX:</b>			
Colorado	1,859	191.8	1.0
Idaho	716	87.4	.8
Montana	854	92.0	.9
Utah	4,075	120.7	3.4
Wyoming	250	50.8	.5
<b>Region X:</b>			
Arizona	2,880	101.0	2.9
California	159,584	2,402.5	6.6
Nevada	1,306	37.5	3.5
Oregon	12,900	307.3	4.2
Washington	22,526	504.8	4.5

<sup>1</sup> Represents number of continued claims for unemployment in the week in which the 8th of the month falls.

<sup>2</sup> Average number of workers in covered employment in the pay period of each type (weekly, semi-monthly, etc.) ending nearest the 15th of each month; corrected to Nov. 17, 1948.



Table 11.—Veterans' unemployment allowances: Claims and payments, November 1948<sup>1</sup>

State	Initial claims	Continued claims	Weeks compensated	Payments
Total	255,599	1,123,884	1,013,342	\$20,088,323
Alabama	4,105	29,946	27,381	545,189
Alaska	315	1,318	1,061	21,135
Arizona	2,089	7,081	6,702	132,680
Arkansas	2,900	11,502	11,153	221,487
California	28,515	119,675	108,601	2,161,523
Colorado	2,665	7,009	5,642	111,758
Connecticut	3,186	15,151	14,066	278,303
Delaware	542	1,908	1,727	34,180
District of Columbia	423	8,000	8,152	162,622
Florida	5,886	41,420	40,140	796,998
Georgia	4,837	27,261	24,689	491,027
Hawaii	805	6,725	6,304	124,869
Idaho	1,627	1,779	1,017	19,961
Illinois	10,329	44,250	37,792	744,039
Indiana	8,603	26,882	25,162	493,215
Iowa	1,475	3,971	2,878	56,459
Kansas	1,841	4,817	4,211	82,913
Kentucky	3,469	18,813	16,906	335,949
Louisiana	3,097	10,942	14,808	294,016
Maine	2,874	11,457	9,814	192,746
Maryland	2,281	8,992	8,571	160,869
Massachusetts	9,675	54,679	46,561	921,469
Michigan	12,969	45,846	45,687	896,059
Minnesota	5,887	12,913	11,685	230,367
Mississippi	1,852	8,100	7,248	144,130
Missouri	3,885	28,901	23,556	464,440
Montana	823	1,339	1,063	21,546
Nebraska	796	1,432	1,253	25,490
Nevada	395	1,305	979	19,324
New Hampshire	1,831	7,953	5,598	109,443
New Jersey	6,769	45,283	43,385	862,070
New Mexico	1,279	4,462	3,614	71,784
New York	37,076	136,062	125,980	2,563,137
North Carolina	5,226	22,556	19,710	391,781
North Dakota	451	138	137	2,723
Ohio	9,453	42,679	36,029	708,793
Oklahoma	3,353	13,542	11,661	230,504
Oregon	6,486	14,039	11,600	229,567
Panama Canal Zone	11	156	133	2,060
Pennsylvania	18,568	93,701	82,895	1,651,145
Puerto Rico	512	16,097	15,446	208,470
Rhode Island	1,335	11,421	14,229	223,486
Samoa-Guam	34	1,632	1,302	26,040
South Carolina	2,552	15,245	13,265	264,613
South Dakota	531	942	781	15,512
Tennessee	3,560	28,600	25,589	508,936
Texas	7,050	31,820	28,172	559,333
Utah	1,282	3,677	2,180	42,486
Vermont	699	2,975	2,852	56,198
Virginia	3,352	13,724	13,759	272,636
Washington	6,545	18,634	18,610	366,965
West Virginia	3,049	17,773	15,017	298,427
Wisconsin	4,194	10,794	9,179	180,526
Wyoming	222	436	310	6,104

<sup>1</sup> Represents activities under provisions of title V of the Servicemen's Readjustment Act of 1944; excludes data for self-employed veterans.

Source: Data reported to the Readjustment Allowance Service, Veterans Administration, by unemployment insurance agencies in 48 States, the District of Columbia, Alaska, and Hawaii, and by the Veterans Administration for the Panama Canal Zone, Puerto Rico, and Samoa-Guam.

Table 12.—Nonfarm placements: Number, by State, November 1948

Region and State	Total	Women	Veterans <sup>1</sup>
Continental U. S.	421,531	154,562	124,539
Region I:			
Connecticut	6,954	2,062	1,879
Maine	2,645	900	805
Massachusetts	8,817	3,963	2,624
New Hampshire	1,278	411	351
Rhode Island	1,949	1,324	306
Vermont	683	221	238
Region II:			
Delaware	962	494	208
New Jersey	9,747	5,637	1,933
New York	50,635	29,520	9,431
Pennsylvania	21,624	9,573	6,780
Region III:			
District of Columbia	2,747	1,223	622
Maryland	4,642	1,611	1,386
North Carolina	10,550	4,026	2,801
Virginia	6,684	2,854	1,553
West Virginia	2,940	1,085	972
Region IV:			
Kentucky	2,498	724	986
Michigan	10,273	2,066	3,907
Ohio	23,067	6,891	6,887
Region V:			
Illinois	13,601	4,168	4,538
Indiana	7,630	2,895	2,140
Minnesota	10,022	2,113	3,747
Wisconsin	8,215	3,239	2,476
Region VI:			
Alabama	10,624	3,729	2,508
Florida	15,167	6,219	4,208
Georgia	8,218	2,911	2,162
Mississippi	7,392	2,786	1,660
South Carolina	7,800	2,026	2,212
Tennessee	10,083	3,292	2,363
Region VII:			
Iowa	7,115	1,910	2,673
Kansas	5,951	1,700	2,113
Missouri	7,326	2,020	2,236
Nebraska	4,572	750	1,756
North Dakota	2,097	449	718
South Dakota	1,606	297	741
Region VIII:			
Arkansas	7,333	2,549	2,131
Louisiana	5,689	1,743	1,947
New Mexico	3,682	566	1,539
Oklahoma	9,220	2,562	3,211
Texas	38,937	12,901	11,819
Region IX:			
Colorado	4,408	875	1,745
Idaho	2,397	447	1,150
Montana	2,117	338	846
Utah	2,878	567	1,187
Wyoming	1,223	165	579
Region X:			
Arizona	3,200	745	1,115
California	31,522	11,703	10,078
Nevada	1,443	537	412
Oregon	5,049	1,281	1,880
Washington	6,111	1,664	2,110
Territories	1,647	263	966
Alaska	395	113	147
Hawaii	577	147	144
Puerto Rico	675	3	675

<sup>1</sup> Represents placements of veterans of all wars.

Table 13.—Public assistance in the United States, by month, November 1947—November 1948<sup>1</sup>

Year and month	Total	Old-age assistance	Aid to dependent children		Aid to the blind	General assistance	Total	Old-age assistance	Aid to dependent children		Aid to the blind	General assistance
			Families	Children					Families	Children		
Number of recipients												
1947	Percentage change from previous month											
November		2,323,989	410,912	1,046,146	80,830	340,000		+0.4	-0.4	-0.2	+0.4	+1.3
December		2,332,006	416,190	1,059,944	81,147	355,000		+3	+1.3	+1.3	+4	+4.7
1948												
January		2,338,645	423,096	1,078,775	81,442	378,000		+3	+1.7	+1.8	+4	+4.3
February		2,340,862	429,792	1,096,609	81,842	393,000		+1	+1.6	+1.7	+5	+3.9
March		2,345,135	437,487	1,115,946	81,984	402,000		+2	+1.8	+1.8	+2	+2.3
April		2,352,249	444,144	1,132,808	82,366	392,000		+3	+1.5	+1.5	+5	+2.3
May		2,362,148	449,698	1,146,397	82,937	378,000		+4	+1.3	+1.2	+7	+3.7
June		2,367,597	449,202	1,145,930	83,346	366,000		+2	-1	(?)	+5	+3.1
July		2,407,280	448,524	1,145,323	83,876	358,000		+1.7	-2	-1	+6	+2.2
August		2,429,078	450,762	1,151,996	84,255	356,000		+9	+5	+6	+5	+3
September		2,446,714	453,471	1,160,277	84,526	358,000		+7	+6	+7	+3	+6
October		2,469,374	460,021	1,176,199	84,815	360,000		+9	+1.4	+1.4	+3	+4
November		2,482,350	465,900	1,190,377	84,942	369,000		+5	+1.3	+1.2	+1	+2.4
Amount of assistance <sup>1</sup>												
1947	Percentage change from previous month <sup>1</sup>											
November	\$128,721,771	\$85,770,608	\$25,736,955	\$3,188,118	\$14,026,000		+0.2	+0.7	-0.9	+0.6	-0.4	
December	131,916,042	87,270,336	26,224,905	3,211,801	15,209,000		+2.5	+1.7	+1.9	+7	+8.4	
1948												
January	134,016,675	87,856,146	26,927,594	3,230,935	15,993,000		+1.6	+7	+2.7	+9	+5.2	
February	137,937,576	88,872,293	29,062,674	3,267,609	16,735,000		+2.9	+1.2	+7.9	+9	+4.4	
March	138,307,076	88,388,795	28,808,122	3,290,159	17,820,000		+3	-5	-9	+7	+3.1	
April	138,864,579	88,990,139	29,317,323	3,333,117	17,224,000		+4	+7	+1.8	+1.3	+3.3	
May	139,111,194	89,920,642	29,668,363	3,364,189	16,198,000		+2	+1.0	+1.2	+9	+4.2	
June	139,340,429	90,402,787	29,740,308	3,396,334	15,801,000		+2	+5	+2	+1.0	+2.2	
July	143,462,875	94,462,825	29,930,611	3,436,439	15,633,000		+3.0	+4.6	+6	+1.3	+1.1	
August	144,769,896	95,626,176	30,125,057	3,472,663	15,486,000		+9	+1.2	+6	+1.1	+3	
September	146,500,597	96,634,819	30,491,540	3,502,238	15,872,000		+1.2	+1.1	+1.2	+9	+2.1	
October	155,118,440	102,471,581	32,774,864	3,644,995	16,227,000		+5.9	+6.0	+7.5	+4.1	+2.2	
November	157,881,406	103,999,695	33,337,080	3,685,631	16,859,000		+1.8	+1.5	+1.7	+1.1	+2.9	

<sup>1</sup> Data subject to revision. Excludes programs administered without Federal participation in States administering such programs concurrently with programs under the Social Security Act.

<sup>2</sup> Decrease of less than 0.05 percent.

<sup>3</sup> February 1948 data for old-age assistance and aid to dependent children in Missouri and June 1948 data for old-age assistance and aid to the blind in Kentucky include retroactive payments. Excluding these amounts, percentage changes would be somewhat less than those shown in table.

Table 14.—Old-age assistance: Recipients and payments to recipients, by State, November 1948<sup>1</sup>

State	Number of recipients	Payments to recipients		Percentage change from—				State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	October 1948 in—		November 1947 in—				Total amount	Average	October 1948 in—		November 1947 in—	
				Number	Amount	Number	Amount					Number	Amount	Number	Amount
Total.....	2,482,350	\$103,990,695	\$41.90	+0.5	+1.5	+6.8	+21.3	Mo.....	119,466	\$5,003,964	\$41.89	+0.6	+1.0	+3.4	+34.1
Ala.....	68,981	1,546,177	22.41	+9	+2.3	+13.1	+35.0	Mont.....	10,894	488,396	44.83	+4	+3	+1.1	+15.9
Alaska.....	1,388	69,288	49.92	+1	-5	+1.1	+17.5	Nebr.....	23,819	988,998	41.52	(?)	+1	-2.0	+4.3
Ariz.....	10,958	533,424	48.68	+4	+4	+2.0	+3.9	Nev.....	2,251	121,547	54.00	+6	+7	+7.3	+2.1
Ark.....	51,082	1,072,932	21.00	+1.4	+1.4	+15.6	+33.4	N. H.....	6,973	294,383	42.22	+7	+1.0	+2.3	+11.2
Calif.....	195,498	11,968,480	61.22	+9	+9	+8.8	+16.8	N. J.....	23,432	1,027,621	43.86	+2	+5	+2	+4.3
Colo.....	46,305	3,622,559	78.23	+4	+4	+5.5	+27.4	N. Mex.....	8,997	287,289	31.93	+1	+2	+7.3	-2.4
Conn.....	15,858	855,219	53.93	+1.1	+1.2	+4.2	+16.4	N. Y.....	112,956	6,101,611	54.02	-2	+5.7	+3.1	+12.7
Del.....	1,396	38,089	27.28	+1.5	+2.2	+9.8	+23.9	N. C.....	48,167	971,637	20.17	+1.5	+3.7	+15.6	+24.4
D. C.....	2,501	106,098	42.42	+5	-1.9	+11.7	+19.9	N. Dak.....	8,665	385,421	44.48	-3	+8	-2.0	+13.4
Fla.....	61,198	2,429,189	39.69	+7	+9	+10.1	+16.9	Ohio.....	124,008	5,765,688	46.49	+3	+3	+1.0	+16.4
Ga.....	87,826	1,781,534	20.28	+7	+2.7	+13.7	+36.3	Okla.....	98,431	5,078,896	51.60	+3	+5	+1.8	+23.7
Hawaii.....	2,213	75,363	34.05	+8	+2.6	+18.5	+18.6	Oreg.....	22,427	1,060,502	47.29	(?)	+3	+2.2	+13.1
Idaho.....	10,388	479,877	46.20	+4	+5	-7	+10.1	Pa.....	86,798	3,453,208	39.78	-1	+2	-3.6	+13.1
Ill.....	125,579	5,269,951	41.97	+1	+4	-7	+5.2	R. I.....	9,186	393,514	42.84	+8	+1.0	+4.4	+7.3
Ind.....	50,011	1,096,615	33.92	-1	+7	-1.4	+7.1	S. C.....	34,627	834,935	24.11	+9	+1.7	+8.5	+32.7
Iowa.....	48,460	2,278,716	47.02	-1	+6.7	(?)	+14.5	S. Dak.....	11,899	437,380	36.76	-4	+7	-2.6	+12.3
Kans.....	36,277	1,537,478	42.38	+4	+1.9	+3.4	+11.6	Tenn.....	54,593	1,448,614	26.53	+9	+8	+9.9	+42.6
Ky.....	53,298	1,104,056	20.71	+8	+8	+25.5	+25.5	Tex.....	208,270	7,045,587	33.83	+5	+1.0	+5.2	+18.1
La.....	109,264	5,141,707	47.06	+2.2	+2.1	+107.2	+349.8	Utah.....	10,064	511,087	50.78	+8	+8	-12.7	+2.3
Maine.....	13,337	452,451	33.92	-3	+1	-9.6	-1.7	Vt.....	6,464	225,064	34.82	+5	+1.1	+11.0	+17.8
Md.....	11,804	424,898	36.00	+2	+2.1	-6	+12.9	Va.....	17,175	332,970	19.39	+9	+2.0	+5.0	+12.4
Mass.....	90,497	5,485,490	60.62	+6	+3.8	+4.1	+15.7	Wash.....	64,086	3,891,621	60.72	(?)	+7	+6	+13.3
Mich.....	91,301	3,853,280	42.20	+3	+6	-4	+10.7	W. Va.....	22,668	466,248	20.57	+6	+8	+3.7	+5.0
Minn.....	54,618	2,514,938	46.05	0	+1.2	+5	+10.4	Wis.....	48,248	1,946,255	40.34	+2	+1.8	+1.7	+11.9
Miss.....	53,734	872,565	16.24	+8	+3.7	+29.4	+31.8	Wyo.....	4,014	226,876	56.52	+8	+6	+4.9	+22.4

<sup>1</sup> For definitions of terms see the *Bulletin*, January 1948, pp. 24-26. All data subject to revision.

<sup>2</sup> Increase of less than 0.05 percent.  
<sup>3</sup> Decrease of less than 0.05 percent.



Table 15.—General assistance: Cases and payments to cases, by State, November 1948<sup>1</sup>

State	Number of cases	Payments to cases		Percentage change from—			
		Total amount	Average	October 1948 in—		November 1947 in—	
				Number	Amount	Number	Amount
Total <sup>1</sup>	309,000	\$16,859,000	\$45.74	+2.4	+3.9	+8.5	+20.2
Ala.	6,395	92,984	14.61	—	—	+11.6	+5.2
Alaska	90	3,025	33.61	( <sup>2</sup> )	( <sup>2</sup> )	—30.2	—24.4
Ark.	1,672	55,899	33.43	—20.7	—10.9	—16.1	—2.8
Calif.	2,600	32,082	12.34	—	—	—2.9	—1.1
Colo.	30,265	1,508,114	49.83	+5.3	+6.8	+24.8	+34.5
Conn.	3,911	172,959	43.34	+4.4	+4.5	+1.1	+5.3
Del.	* 3,710	* 173,264	46.70	—	—	+4.6	+3.8
D. C.	1,209	57,241	47.35	+2.8	+1.4	+14.6	+5.1
Fla.	* 4,800	* 71,500	—	+1.3	—1.4	+10.3	+20.6
Ga.	3,100	52,807	17.03	+1.6	+3.4	—1.6	+9.6
Hawaii	1,332	65,436	49.13	+6.4	+11.0	+45.9	+51.0
Idaho <sup>1</sup>	490	15,310	31.24	+1.2	+3.3	—3.5	+2.7
Ill.	27,337	1,445,132	52.86	+2.5	+6.9	+14.0	+27.5
Ind. <sup>1</sup>	10,279	276,497	26.90	+2.3	+6.1	+8.9	+14.6
Iowa	3,887	105,144	27.05	+5.4	+9.1	+7.6	+7.6
Kans.	4,545	204,204	44.93	+2.7	+3.0	—	+4.9
Ky.	2,242	40,257	17.96	+1	+3.3	( <sup>2</sup> )	( <sup>2</sup> )
La.	15,392	629,816	40.92	+6.8	+6.0	+68.8	+213.1
Maine	2,891	113,428	39.23	+7.0	+10.4	+21.8	+17.1
Md.	4,354	186,900	42.94	+1.8	+3.0	+6.7	+22.8
Mass.	16,636	804,046	48.33	+1.7	+14.4	+5.0	+20.6
Mich.	26,379	1,333,501	50.55	+1	+7.1	+17.4	+45.8
Minn.	6,349	299,935	47.24	+3.5	+6.5	+8.2	+21.3
Miss.	533	5,236	9.82	+7.7	+5.5	+2.9	+5.7
Mo.	13,471	420,956	31.25	—1.7	—6.0	+18.7	+41.4
Mont.	1,424	42,394	29.77	+7.6	+10.9	+9.0	+20.3
Nebr.	1,397	44,844	32.10	0	+3.1	—11.2	+3.1
Nev.	268	6,577	24.54	—11.6	—6.8	+18.1	+16.9
N. H.	1,154	47,845	41.46	—6	+11.5	+3.4	+16.8
N. J.	7,023	393,423	56.02	+3.5	+3.7	+15.9	+28.1
N. Mex. <sup>1</sup>	1,864	40,015	21.47	—1.2	—1.7	+4.2	+7.0
N. Y.	57,884	4,124,148	71.24	+7	+9	—6.1	—1.5
N. C.	3,391	48,900	14.45	—3.7	—8.7	+10.6	+13.5
N. Dak.	742	25,515	34.39	+8.8	+9.4	+14.9	+17.7
Ohio	22,305	1,043,983	46.80	—7	+8	+12.2	+21.4
Ore.	10 6,500	* 76,900	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
Pa.	6,199	285,952	46.13	+38.8	+22.8	+16.9	+19.2
R. I.	28,417	1,340,374	47.17	+1.6	—8	—6.6	+26.9
S. C.	2,701	139,335	51.48	+2.0	+2.9	+3.2	+20.6
S. Dak.	4,280	65,608	15.33	+1.7	+2.2	+5.2	+28.2
Tenn.	539	16,436	30.49	+2.3	+7.4	—12.1	+5.0
Tex.	1,716	22,186	12.93	+7	—2.9	( <sup>2</sup> )	+56.2
Utah	* 3,500	* 65,000	—	—	—	—	—
Vt.	1,880	104,882	55.79	+5.3	+5.5	+16.5	+27.7
Wa.	* 700	* 18,000	—	—	—	—	—
W. Va.	3,062	87,480	28.56	+4.0	+4.9	+9.2	+20.4
Wis.	8,896	519,198	58.36	+9.6	+6.6	+15.5	+28.9
Wyo.	3,685	55,166	14.97	+1.2	+1.8	—2.5	+5
Wyo.	4,959	211,080	42.57	+5.3	+5.3	+10.3	+16.6
Wyo.	432	20,891	48.36	+12.5	+9.3	+2.6	+14.3

<sup>1</sup> For definitions of terms see the *Bulletin*, January 1948, pp. 24-26. All data subject to revision.

<sup>2</sup> Partly estimated; does not represent sum of State figures because total excludes for Indiana and New Jersey payments made for, and an estimated number of cases receiving, medical care, hospitalization, and burial only.

<sup>3</sup> Percentage change not computed on base of less than 100 cases.

<sup>4</sup> State program only; excludes program administered by local officials.

<sup>5</sup> About 9 percent of this total is estimated.

<sup>6</sup> Estimated.

<sup>7</sup> Excludes assistance in kind and cases receiving assistance in kind only and, for a few counties, cash payments and cases receiving cash payments. Amount of payments shown represents about 60 percent of total.

<sup>8</sup> Includes unknown number of cases receiving medical care, hospitalization, and burial only, and total payments for these services.

<sup>9</sup> Not computed; data for November 1947 estimated.

<sup>10</sup> Excludes a few cases and small amount of local funds not administered by State agency.

<sup>11</sup> Includes cases receiving medical care only.

<sup>12</sup> Excludes estimated duplication between programs; 2,345 cases were aided by county commissioners and an estimated 4,700 cases under program administered by State Board of Public Welfare. Average per case and percentage changes not computed.

Table 16.—Aid to the blind: Recipients and payments to recipients, by State, November 1948<sup>1</sup>

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	October 1948 in—		November 1947 in—	
				Number	Amount	Number	Amount
Total	84,942	\$3,685,631	\$43.39	+0.1	+1.1	+5.1	+15.6
Total, 47 States <sup>2</sup>	67,192	2,900,754	44.51	+1.1	+1.3	+5.8	+15.6
Ala.	1,161	28,674	24.70	+1.3	+1.4	+9.3	+31.2
Alaska	702	45,418	64.70	—	+12.3	+9.0	+24.4
Ark.	1,692	41,446	24.50	+1.6	+1.5	+9.9	+29.7
Calif.	7,973	614,936	77.13	+2.0	+1.8	+17.9	+25.1
Colo.	393	21,071	53.62	—1.3	—	+1.3	+10.8
Conn.	180	7,844	43.51	+3.4	+2.2	+8.8	+27.3
Del.	130	4,543	34.96	—1.5	—1.0	+5	+7.3
D. C.	217	9,815	45.23	+1.9	+1.5	+8.8	+15.3
Fla.	2,977	122,864	41.27	+1.5	+1.5	+8.8	+15.3
Ga.	2,407	57,534	23.90	+2	+2.2	+8.7	+27.7
Hawaii	86	3,182	37.00	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
Idaho	202	10,383	51.40	+1.5	+3.0	—1.9	+8.4
Ill.	4,570	200,025	43.77	—5	—5	—3.7	+1.8
Ind.	1,879	67,396	35.87	—5	+2	—1.8	+5.4
Iowa	1,210	* 62,234	51.43	+4	+8.0	—3	+14.3
Kans.	827	37,379	45.20	—7	+1.0	—10.9	—2.3
Ky.	1,925	42,429	22.04	+7	+5	+1	+28.0
La.	1,538	64,265	41.78	+3	+6	—2.1	+53.0
Maine	657	22,514	34.27	—1.6	—1.3	—6.7	—6
Md.	462	17,901	38.75	—9	+9	—9	+10.9
Mass.	1,279	73,707	57.70	+6	+1.6	+3.2	+13.6
Mich.	1,552	70,122	45.18	+9	+1.1	+6.6	+17.5
Minn.	1,037	36,234	34.93	0	+3	+2.6	+14.7
Miss.	2,376	66,979	28.98	0	+8	+13.9	+13.5
Mo.	* 761	* 96,636	* 55.00	+2.9	+2.9	—1.7	+14.7
Mont.	458	21,234	46.34	+1.1	+1.5	+9.8	+24.3
Nebr.	521	24,930	47.85	—8	—1.0	+7.0	+18.5
Nev.	86	1,187	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
N. H.	308	13,809	44.83	0	( <sup>2</sup> )	+4.1	+13.2
N. J.	634	29,279	46.18	—8	+1	+2.8	+8.6
N. Mex.	410	14,517	34.65	+1.0	( <sup>2</sup> )	+5.0	—6.9
N. Y.	3,601	217,381	60.37	+1	+5.7	+6.6	+17.8
N. C.	3,440	100,461	29.13	+9	+9	+15.7	+27.2
N. Dak.	118	5,332	45.19	+1.7	+3.5	—2.5	+12.7
Ohio	3,501	153,609	43.89	+6	+1.2	+6.1	+24.5
Ore.	2,004	136,994	68.61	+3	+3	+1.4	+24.5
Pa.	374	20,314	54.32	—2.1	—1.6	—5	+8.1
R. I.	14,968	597,055	39.90	+1	( <sup>2</sup> )	+5.1	+2.9
S. C.	146	7,248	49.64	+2.1	+7.0	+3.5	+16.3
S. C.	1,331	37,257	27.99	—8	+5	+5.6	+32.4
S. Dak.	199	6,804	34.19	—3.4	—7	—5.7	+10.3
Tenn.	2,056	73,493	35.75	+1.3	+5.0	+13.8	+31.5
Tex.	5,424	205,779	37.94	—5.4	—5.8	—6	+12.4
Utah	189	10,412	55.09	+2.2	+1.0	+40.0	+59.7
Vt.	188	7,357	39.13	0	+6	+6.8	+11.2
Va.	1,302	33,386	25.64	+1.5	+3.2	+11.1	+23.1
Wash.	685	49,352	72.05	+1.2	+2.6	+7.5	+24.1
W. Va.	875	21,033	24.04	+1	+9	—7	+2.5
Wis.	1,299	56,292	43.33	+1.0	+3.0	+1.8	+15.3
Wyo.	106	5,746	54.21	+1.0	+1.4	—9	+9.3

<sup>1</sup> For definitions of terms see the *Bulletin*, January 1948, pp. 24-26. Figures in italics represent programs administered without Federal participation. Data exclude program administered without Federal participation in Connecticut, which administers such program concurrently with program under the Social Security Act. Alaska does not administer aid to the blind. All data subject to revision.

<sup>2</sup> Under plans approved by the Social Security Administration.

<sup>3</sup> Average payment not calculated on base of less than 50 recipients; percentage change, on less than 100 recipients.

<sup>4</sup> Excludes cost of medical care, for which payments are made to recipients quarterly.

<sup>5</sup> Represents statutory monthly pension of \$35 per recipient; excludes payment for other than a month.

<sup>6</sup> Decrease of less than 0.05 percent.

<sup>7</sup> Increase of less than 0.05 percent.

Table 17.—Aid to dependent children: Recipients and payments to recipients, by State, November 1948<sup>1</sup>

State	Number of recipients		Payments to recipients		Percentage change from—					
	Families	Children	Total amount	Average per family	October 1948 in—			November 1947 in—		
					Number of—		Amount	Number of—		Amount
					Families	Children		Families	Children	
Total	465,900	1,190,377	\$33,337,080	\$71.55	+1.3	+1.2	+1.7	+13.4	+13.8	+29.4
Total, 50 States <sup>2</sup>	465,863	1,190,288	33,335,814	71.56	+1.3	+1.2	+1.7	+13.4	+13.8	+29.4
Alabama	11,766	32,034	427,746	36.35	+2.3	+2.2	+2.8	+25.9	+24.8	+46.1
Alaska	301	750	10,127	33.64	+3	0	+9	+32.2	+35.9	+36.1
Arizona	2,650	7,545	244,390	92.22	+1.0	+3	+63.5	+14.8	+14.0	+119.1
Arkansas	9,921	25,666	372,589	37.56	+8	+4	+2	+24.6	+23.9	+31.4
California	18,699	42,431	2,079,327	111.20	+2.8	+2.2	+3.3	+48.1	+40.8	+55.1
Colorado	4,756	13,008	396,040	83.27	+1.6	+1.5	+6.3	+12.2	+12.5	+24.4
Connecticut	2,887	7,126	287,116	99.45	+2.4	+1.7	+7	+8.1	+7.8	+14.1
Delaware	420	1,218	30,457	72.52	+1.0	0	+1.0	+35.0	+34.6	+34.4
District of Columbia	1,541	4,679	124,513	80.80	+2.9	+2.3	+5	+33.9	+33.9	+44.3
Florida	18,495	45,589	779,710	42.16	+2.4	+2.7	+2.7	+36.2	+35.6	+29.6
Georgia	9,905	25,535	391,437	39.52	+2.6	+2.9	+8.9	+48.6	+50.4	+70.4
Hawaii	1,676	5,010	143,310	85.51	+5.2	+5.2	+4.9	+43.0	+42.3	+30.2
Idaho	1,915	4,881	179,982	93.99	+1.4	+1.5	+1.7	+9.9	+8.5	+30.1
Illinois	22,535	57,211	2,140,213	94.97	+6	+6	+2.4	+6.4	+7.3	+24.4
Indiana	8,530	21,141	447,369	52.45	+2	+3	+1.1	+7.4	+8.2	+17.2
Iowa	4,508	11,616	262,485	58.23	-1.0	-8	+3	+5.9	+4.9	-8.1
Kansas	4,866	12,426	380,594	78.21	+6	+4	+1.6	-3	+1.7	+0.3
Kentucky	15,354	38,687	586,361	38.19	+3.6	+3.3	+3.1	+32.2	+31.7	+47.2
Louisiana	17,715	46,297	967,498	54.61	+3.7	+3.4	+3.3	+37.6	+38.7	+61.2
Maine	2,846	8,028	219,069	76.97	+2.7	+2.5	+3.1	+49.2	+45.2	+46.1
Maryland	5,085	15,210	418,022	82.53	+3.0	+2.5	+3.5	-4.7	-1.6	+8.4
Massachusetts	10,588	25,866	1,180,606	111.50	+1.2	+1.4	+3.9	+11.4	+10.1	+18.1
Michigan	21,650	50,638	1,825,556	84.32	+6	+5	+8	+5.6	+4.2	+14.1
Minnesota	6,956	17,717	483,838	69.36	+9	+6	+5	+11.3	+11.0	+13.1
Mississippi	6,986	18,677	184,053	26.35	+1.2	+1.3	+1.3	+27.1	+27.9	+26.7
Missouri	21,354	54,089	1,148,488	53.78	+3	-1	-1	+4.2	+2.8	+81.8
Montana	1,886	4,834	132,063	70.02	-4	( <sup>3</sup> )	-7	+9.7	+6.6	+10.3
Nebraska	3,185	7,577	267,225	83.90	+1.0	+9	+6	+2.1	+2.7	+17.6
Nevada	37	89	1,866	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
New Hampshire	1,245	3,163	106,276	85.36	+1.7	+1.2	+1.7	+10.6	+11.1	+16.1
New Jersey	4,834	12,669	397,600	82.25	+4	0	+3	+11.4	+13.8	+13.1
New Mexico	4,615	11,987	217,467	47.12	-8	-1.3	-5	+16.0	+14.0	+14.2
New York	46,416	108,808	5,158,741	111.14	+1.2	+1.3	+1.1	+10.0	+11.5	+22.7
North Carolina	10,004	28,430	394,348	39.42	+2.4	+1.9	+4.4	+24.7	+24.5	+41.7
North Dakota	1,616	4,337	152,857	94.50	-1	-5	+1.7	+3.1	+3.0	+26.9
Ohio	11,268	30,705	816,886	72.50	+9	+6	+4.1	+18.8	+19.1	+31.3
Oklahoma	23,722	59,425	1,230,766	51.88	-4	-4	-7	-2.2	-6	+44.6
Oregon	2,765	7,056	298,715	108.03	+7	+7	+1.1	+18.6	+19.6	+31.3
Pennsylvania	40,408	104,233	3,679,238	91.05	+6	+5	+5	+4.5	+4.8	+32.7
Rhode Island	2,814	6,995	224,373	79.73	+5	+8	+2.2	+7.1	+6.3	+19.3
South Carolina	6,530	18,302	229,671	35.17	+1.4	+1.5	+6	+6.7	+8.0	+47.1
South Dakota	1,818	4,488	91,840	50.52	+3	+1	+1.2	+4.8	+4.8	+14.4
Tennessee	16,544	44,345	797,212	48.19	+1.3	+1.5	+1.1	+14.0	+14.0	+22.9
Texas	14,658	40,553	715,924	48.84	+1.1	+1.2	+3.5	-5.3	+4.0	+17.1
Utah	3,176	8,139	341,761	107.61	+2.2	+1.9	+1.8	+25.0	+20.0	+46.2
Vermont	848	2,302	44,751	52.77	+1.0	+1.1	+3.5	+17.5	+17.8	+34.3
Virginia	5,698	16,266	250,774	44.01	+3.2	+2.9	+5.3	+19.7	+18.3	+29.4
Washington	8,631	20,880	869,929	100.79	+8	+1.0	+1.2	+16.4	+15.7	+21.3
West Virginia	11,378	31,255	466,362	40.99	+1.2	+9	+1.8	+10.3	+10.5	+10.6
Wisconsin	7,500	18,798	699,789	93.31	+8	+1.0	+3.0	+5.0	+5.3	+16.4
Wyoming	419	1,147	40,350	96.30	+7	+3	+5	+10.0	+5.8	+21.1

<sup>1</sup> For definitions of terms see the *Bulletin*, January 1948, pp. 24-26. Figures in italics represent program administered without Federal participation. Data exclude programs administered without Federal participation in Florida, Kentucky, and Nebraska, which administer such programs concurrently with programs under the Social Security Act. All data subject to revision.

<sup>2</sup> Under plans approved by the Social Security Administration.

<sup>3</sup> Excludes cost of medical care, for which payments are made to recipients quarterly.

<sup>4</sup> Increase of less than 0.05 percent.

<sup>5</sup> Average payment not calculated on base of less than 50 families; percentage change on base of less than 100 families.